

General Purpose Health Flexible Spending Account (HRE)



Eligible Expenses

A general-purpose health Flexible Spending Account (FSA) is the most common FSA component. PacificSource Administrators also refers to it as a Health-Related Expense account (HRE). This plan allows you to set aside pretax dollars to use toward reimbursable healthcare expenses. Your annual health FSA contribution will be available on the first day of your plan year, and your health FSA contributions will be deducted from your pay check in equal amounts throughout the year to fund the account.

- The general purpose health FSA allows you to pay for eligible out-of-pocket medical, dental, vision, and preventive care expenses.
- You must be eligible for your employer's group-sponsored medical plan to enroll in this plan, although you do not need to be enrolled.
- The purchase of excessive quantities of a generally eligible expense for future use may not be reimbursable.

All expenses must be incurred for "healthcare," and not cosmetic or for general health purposes. To be considered an eligible expense, any items listed as "potentially eligible" will require a Letter of Medical Necessity or prescription from your healthcare provider. The letter or prescription must include the item prescribed, condition being treated, and duration of treatment. For your convenience, a Letter of Medical Necessity form is available at [PacificSource.com/psa/forms](https://www.pacificsource.com/psa/forms).

Please note: Effective January 1, 2020, the following items are classified as eligible for reimbursement:

- Over-the-counter (OTC) drugs or medicines, such as aspirin, antihistamines, and cough syrup are reimbursable from the FSA without a prescription. Items to support general health, such as vitamins and supplements, still require documentation that the item was prescribed.
- Menstrual products qualify as an eligible expense. These include tampons, pads, liners, cups, sponges, or similar products.

The following expenses are commonly requested for reimbursement from the general-purpose health FSA. This list is not comprehensive and is subject to change. In order for any expense to be eligible, supporting documentation is required. Documentation must include:

- the date the service was incurred (not necessarily equal to the date of payment)
- a brief description of the service or product
- the amount paid for the service
- the patient responsibility (the amount you owed the provider or merchant) for the service or product after the insurance has paid (if insurance was billed)

On the following pages is a list of eligible, ineligible, and potentially eligible expenses with a general-purpose health FSA.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
AA meetings/ alcoholism treatments	Eligible	Transportation expenses associated with outpatient care or attending meetings of an Alcoholics Anonymous (AA) group are eligible. Expenses for inpatient treatment (including meals and lodging) at a center for alcohol addiction are also eligible.
Abortions	Eligible	Illegal operations are ineligible.
Acne treatments	Potentially eligible	The cost of treatment is generally eligible because acne is considered a disease. Regular skin care expenses are ineligible. For treatments that are considered medical and cosmetic (e.g., Retin-A), a Letter of Medical Necessity is required. See also "drugs and medicines" and "cosmetics."
Activity trackers	Potentially eligible	Eligible if recommended by a doctor to treat a diagnosed condition. A Letter of Medical Necessity is required. See "applications, electronic" and "capital expenses."
Acupuncture	Eligible	
Adaptive equipment	Potentially eligible	Items that assist with daily living activities (e.g., feeding, bathing, toileting, mobility) are eligible. The purpose of the item must be to alleviate sickness or disability. For some items, only the excess cost of the special item is eligible. A Letter of Medical Necessity is required.
Adoptions, preadoption medical expenses	Eligible	Medical expenses incurred before an adoption is finalized are eligible if the child qualifies as your tax dependent when the services/items are provided. Adoption fees and other nonmedical expenses incurred in connection with adoption assistance are ineligible.
Air conditioners and purifiers	Potentially eligible	Eligible if the primary purpose is to treat or alleviate a medical condition. If attached to a home, only the amount spent less the added property value is eligible. A Letter of Medical Necessity is required to show that the expense is primarily for medical care.
Allergy medicines	Eligible	Examples: Alavert, Claritin, Zyrtec.
Allergy treatment products, household improvements to treat allergies	Potentially eligible	Some expenses are generally ineligible (e.g., vacuum or pillow). In order to be eligible, the item must be required to treat a severe allergy. For more personal items, such as a vacuum cleaner with a HEPA filter, only the The excess cost of the special item is eligible. A Letter of Medical Necessity is required.
Alternative healers, dietary substitutes, and drugs/medicines	Potentially eligible	May be considered medical care if drugs and medicines recommended by alternative healers treat a specific medical condition. Food or food substitutes that would normally meet nutritional requirements are ineligible. A Letter of Medical Necessity is required.
Ambulances	Eligible	See "transportation expenses" for person to receive medical care.
Analgesics	Eligible	Examples: Advil, Aspirin, Motrin, Tylenol.
Antacids	Eligible	Examples: Maalox, Prilosec over the counter, Zantac.
Antibiotic ointments	Eligible	Examples: Bactine, Bacitracin, Neosporin.
Antihistamines	Eligible	Examples: Benadryl, Claritin.
Anti-itch creams	Eligible	
Applications, electronic	Potentially eligible	Eligible if the purpose is for the treatment of an illness that has been diagnosed by a doctor. Ineligible if the primary purpose is for general health or the scheduling of appointments. A Letter of Medical Necessity is generally required. See "capital expenses."
Arthritis gloves	Eligible	
Artificial limbs and teeth	Eligible	

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Asthma treatments	Eligible	Includes prescribed asthma medications and delivery devices (e.g., inhalers and nebulizers).
Automobile modifications	Potentially eligible	A Letter of Medical Necessity is required. Expenses of operating a specially equipped car are ineligible. See "transportation."
Babysitting and child care	Ineligible	Services for a normal healthy baby (e.g., babysitting and nursing) are ineligible. See "disabled dependent care expenses."
Bandages	Eligible	Examples: Ace, Band-Aid, Curad.
Batteries	Potentially eligible	Only eligible if used for operation of an eligible device (e.g., hearing aid). See "breast pumps," and "wheelchair."
Birth control	Eligible	Prescription birth-control pills are eligible. See "contraceptives."
Birthing classes	Potentially eligible	Expenses for instruction that relate to birth, and not child rearing/care, are eligible for reimbursement. If birth and child care classes are included in one fee, only the portion of the fee for the birth class would be eligible. Expenses for the coach or significant other are ineligible. See "lamaze classes."
Blood storage	Potentially eligible	Fees for temporary storage (12 months maximum) for use during a scheduled surgery are eligible. Fees for indefinite storage, just in case, are ineligible.
Blood pressure monitors	Eligible	Used for diagnostic purposes.
Blood sugar test kits and test strips	Eligible	Used for diagnostic purposes.
Body scans	Eligible	Used for diagnostic purposes.
Books, health-related	Potentially eligible	Only eligible if recommended to treat a physician-diagnosed illness (such as asthma or diabetes). The primary purpose must be for treatment of the disease, not for general health. A Letter of Medical Necessity is required.
Braille books and magazines	Eligible	Only the excess cost between the regular version and the braille version is eligible.
Breast pumps	Eligible	Other devices that assist with lactation are also eligible. Devices that improve the convenience of lactation (e.g., special bra) are generally ineligible.
Breast reconstruction following mastectomy	Eligible	Eligible if the surgery was done for cancer. The rules for cosmetic procedures do not apply here.
Capital expenses	Potentially eligible	Eligible if the primary purpose is for medical care and the expense would not otherwise be incurred. Examples: improvements or special equipment added to the home or automobile. The expense that is eligible depends on the extent to which it permanently improves the property. A Letter of Medical Necessity is required. See "automobile modifications" and "air conditioners and purifiers."
Carpal tunnel wrist supports	Eligible	Used for medical care.
Chelation therapy	Eligible	Eligible if used to treat a medical condition (e.g., lead poisoning).
Childbirth classes	Potentially eligible	See "lamaze classes."
Chiropractors	Eligible	Used for medical care.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Chondroitin	Eligible	Eligible if used for arthritis treatment, not simply prevention.
Christian Science practitioners	Potentially eligible	Fees for medical care are eligible. See "alternative healers."
Circumcisions	Eligible	For medical care.
Classes, health-related	Potentially eligible	Eligible if recommended to treat an illness diagnosed by a doctor, rather than the promotion of general health. A Letter of Medical Necessity is required.
Club dues and fees	Potentially eligible	See "health club fees."
COBRA premiums	Ineligible	COBRA premiums are ineligible expenses for the health FSA.
Coinsurance	Eligible	Eligible unless reimbursed by another source, such as secondary insurance.
Cold medicines	Eligible	
Cold/hot packs	Eligible	The cold/hot packs must be sold as medical supplies to be eligible. Packs sold for other purposes are ineligible.
Compression hose	Eligible	Eligible when used to treat circulatory conditions. Ineligible if used for personal or preventive reasons.
Condoms	Eligible	
Contact lenses, materials, and equipment	Eligible	Supplies required for using the lenses are eligible if used for medical purposes (e.g., saline solution and enzyme cleaner). Cosmetic lenses (e.g., to change one's eye color) are ineligible. Contact lens insurance premiums are ineligible.
Contraceptives	Eligible	Examples: spermicidal foam, morning-after pill.
Controlled substances in violation of federal law	Ineligible	Any substance that violates federal law (e.g., the Controlled Substances Act) is ineligible, even if a state law allows its use with a prescription (e.g., marijuana prescribed to treat a specific medical condition).
Copays	Eligible	Eligible unless reimbursed by another source, such as secondary insurance.
Cosmetic procedures	Potentially eligible	Most cosmetic procedures are ineligible as they are directed at improving the patient's appearance. Examples include face lifts, hair transplants, hair removal, teeth whitening, and liposuction. The eligible exception is if the procedure is required to help with a deformity resulting from a genetic abnormality, accident, trauma, or disfiguring disease.
Cosmetics	Ineligible	Cosmetics are used primarily for personal purposes, and are intended for cleansing, beautifying, promoting attractiveness, or altering appearance. These types of expenses are ineligible for reimbursement. Examples: skin moisturizer, perfume, lipstick, fingernail polish, eye and facial makeup, shampoo, permanent wave, hair color, toothpaste, and deodorant.
Cough suppressants	Eligible	
Counseling	Eligible	Eligible if for a medical reason. Couples, marriage, or family counseling is ineligible.
CPAP (continuous positive airway pressure) devices	Eligible	Primary purpose is for medical care.
CPR classes	Ineligible	Although someone may be able to provide care after taking the course, the expense of the class does not directly facilitate care.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Crowns, dental	Potentially eligible	Ineligible if used for cosmetic purposes. See "cosmetic procedures."
Crutches	Eligible	Eligible whether purchased or rented.
Dancing lessons	Potentially eligible	Ineligible if the primary purpose is to improve general health. Eligible if it is recommended by a medical professional to treat a specific medical condition (e.g., postsurgery rehab program). A Letter of Medical Necessity is required.
Decongestants	Eligible	
Deductibles	Eligible	Eligible unless reimbursed by another source, such as secondary insurance.
Dental floss	Ineligible	Used for general health.
Dental sealants	Eligible	Used for medical care.
Dental treatments	Eligible	Includes services for teeth cleaning, application of sealants, and fluoride treatments to prevent tooth decay, x-rays, fillings, braces, extractions, dentures, and treatment of other similar dental ailments. Reimbursements for orthodontia will require an ortho contract. Teeth whitening/bleaching, veneers, and other cosmetic dental treatments are ineligible.
Dentures and denture adhesives	Eligible	Used for medical care.
Deodorants	Ineligible	Considered cosmetic.
Dependent care expenses	Ineligible	Ineligible, even if they are incurred so that you can receive medical care (e.g., hiring a babysitter). See "disabled dependent care expenses."
Diabetic socks	Potentially eligible	Only the excess cost of the special item is eligible when used to treat diabetic conditions. Ineligible if used for personal or preventive reasons.
Diabetic supplies	Eligible	Used for medical care.
Diagnostic items/ services	Eligible	Procedures to determine the presence of a disease or dysfunction of the body are eligible (e.g., tests to detect stroke, diabetes, osteoporosis, thyroid conditions, and cancer).
Diaper rash ointments	Eligible	
Diapers/diaper services	Potentially eligible	Regular diapers or diaper services for newborns are ineligible. Diapers or diaper services used to alleviate a diagnosed medical condition may be eligible. A Letter of Medical Necessity is required.
Diarrhea medicines	Eligible	Examples: Imodium, Kaopectate.
Diet foods	Ineligible	Costs of special foods to treat a specific disease (e.g., obesity) are ineligible to the extent that they satisfy ordinary nutritional requirements. The costs of food associated with a weight-loss program (e.g., special prepackaged meals) are ineligible.
Dietary supplements	Potentially eligible	Ineligible if the only purpose is for general health (e.g., dietary, nutritional, or herbal supplements, as well as vitamins and natural medicines). A Letter of Medical Necessity is required to show that it is primarily for medical care.
Disabled dependent care expenses	Potentially eligible	Eligible if for the medical care of the disabled dependent. Some eligible expenses may be reimbursable with a dependent care expense account, but can only be reimbursed under one account. A Letter of Medical Necessity is required. Please see the Dependent Care Assistance Program (DCAP) Examples of Eligible Expenses for further information.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
DNA collection and storage	Potentially eligible	Generally ineligible. Temporary storage may be eligible under some circumstances (e.g., the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition).
Doulas	Potentially eligible	Eligible for medical care for the mother or child. Ineligible for emotional support, parenting information, child care, or housekeeping.
Drug addiction treatments	Eligible	Amounts paid for both inpatient and outpatient treatment at a center for drug addiction are eligible.
Drug overdose, treatment of	Eligible	
Drug testing kits for home use	Potentially eligible	Generally ineligible if the kit tests for the presence of controlled substances, since they are not used to treat a medical condition. May be eligible if it is used during the process of treating a medical condition (e.g., addiction). A Letter of Medical Necessity is required.
Drugs and medicines	Eligible	Eligible if primarily for medical care, legally procured, and generally accepted as medicines and drugs.
Dyslexia treatments	Potentially eligible	A Letter of Medical Necessity is required.
Ear care	Eligible	Unmedicated ear drops, syringes, and ear wax removal are eligible. Medicated ear drops or ear wax removal products.
Ear piercing	Ineligible	Considered cosmetic.
Ear plugs	Potentially eligible	Eligible if recommended by a doctor to treat a specific medical condition. A Letter of Medical Necessity is required.
Eczema treatments	Eligible	
Egg donors	Potentially eligible	Eligible examples include egg donor fees, agency fees, egg donors' medical and psychological testing, and legal fees for preparing egg donor contracts.
Eggs and embryo storage	Potentially eligible	Eligible if temporary and necessary for immediate conception. A Letter of Medical Necessity is required.
Electrolysis or hair removal	Ineligible	Considered cosmetic.
Elevators	Potentially eligible	Eligible if installation is advised by a doctor so someone with heart disease won't climb stairs. Only the expense in excess of the added property value is eligible. A Letter of Medical Necessity is required.
Exercise equipment or programs	Potentially eligible	Eligible for treating an illness (e.g., obesity). A Letter of Medical Necessity is required.
Expectorants	Eligible	
Eye drops	Eligible	
Eye exams, eyeglasses, and equipment	Eligible	Examples: materials or equipment needed for using and cleaning the eyeglasses and reading glasses purchased over the counter.
Face creams	Ineligible	Considered cosmetic.
Face lifts	Ineligible	Considered cosmetic.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Feminine hygiene products	Eligible	Examples: menstrual products, including tampons, pads, liners, cups, sponges, or similar products.
Fertility treatments	Potentially eligible	Eligible if the procedures are intended to overcome an inability to have children and are performed on you, your spouse, or your dependent. In vitro surrogate expenses are usually ineligible. Egg donor expenses are also ineligible unless preparatory to a procedure performed on you, your spouse, or a dependent.
Fever-reducing medications	Eligible	
Fiber supplements	Potentially eligible	A Letter of Medical Necessity or prescription is required.
First aid creams	Eligible	Examples: Neosporin, Calamine Lotion.
First aid kits	Eligible	
Fitness programs	Potentially eligible	Eligible if required to treat an illness or disease (e.g., obesity) diagnosed by a physician. The expense must only be incurred for this purpose. Health club memberships effective prior to being diagnosed with an eligible medical condition are ineligible. A Letter of Medical Necessity is required. Dates of health club visits need to be obtained from a club or program employee.
Flu shots	Eligible	
Fluoridation services	Eligible	Eligible if to prevent tooth decay and recommended by a dentist, and limited to the amount allocable to the current year.
Fluoride rinses	Potentially eligible	A Letter of Medical Necessity or prescription is required.
Food thickeners	Potentially eligible	A Letter of Medical Necessity is required.
Foods	Potentially eligible	Special foods to treat a specific disease, such as obesity, are ineligible if they are used as a substitute for regular nutritional requirements. Food prescribed by a medical practitioner to treat a specific disease, and that does not substitute for normal nutritional requirements, may be eligible for reimbursement. However, only the portion of the cost that exceeds the cost of the regular version of the food is eligible. A Letter of Medical Necessity is required.
Foreign countries, medical care received in	Potentially eligible	Eligible treatments must satisfy the same conditions as if they were incurred in the United States and must be legal in both countries. Additional rules apply to medicines and drugs. See "prescription drugs and medicines obtained from other countries."
Founders' fees	Ineligible	Fees paid under an agreement with a retirement home are ineligible for reimbursement.
Funeral expenses	Ineligible	
Gambling problem, treatments for	Potentially eligible	A Letter of Medical Necessity is required to show that the expense is primarily for medical care.
Gauze pads	Eligible	
Genetic testing	Potentially eligible	Eligible if done to diagnose a medical condition or to determine possible defects. Testing to determine the sex of a fetus is ineligible. A Letter of Medical Necessity is required.
Glucosamine	Eligible	Eligible if used for arthritis treatment, not simply prevention.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Glucose-monitoring equipment	Eligible	Used for medical care.
Guide dogs	Eligible	Expenses of buying, training, or maintaining a guide dog or other animal to assist a visually or hearing impaired person, or a person with other physical impairments. In general, this includes any cost incurred for maintaining the animal's vitality or health. Examples: food, grooming, and veterinary care. See "service animals."
Hair colorants	Ineligible	Considered cosmetic.
Hair removal	Ineligible	Hair transplants also are ineligible.
Hand lotions	Ineligible	Considered cosmetic.
Hand sanitizers	Potentially eligible	Ineligible if used for general health purposes or other personal reasons (e.g., as a toiletry). A Letter of Medical Necessity or prescription is required.
Headache medications	Eligible	Examples: Advil, Aspirin, Tylenol.
Health club fees	Potentially eligible	Fees incurred upon the advice of a medical practitioner to treat a specific medical condition (e.g., rehabilitation after back surgery or treatment for obesity) may be eligible. The expense must only be incurred for this purpose. If you belonged to a health club before being diagnosed then the fees are ineligible.) The fees are ineligible once the treatment is no longer needed. A Letter of Medical Necessity is required.
Health institute fees	Potentially eligible	Eligible if prescribed by a doctor. A Letter of Medical Necessity is required.
Hearing aids	Eligible	Includes hearing aid batteries, repair, and maintenance.
Hemorrhoid treatments	Eligible	Example: Preparation H.
Herbs	Potentially eligible	A Letter of Medical Necessity is required.
Home improvements (such as exit ramps, widened doorways, etc.)	Potentially eligible	Improvements or special equipment added to a home (e.g., an elevator or inclinator) or other capital expenditures may be eligible if the primary purpose is medical care for you (or your dependent), and the expense would not otherwise be incurred. A Letter of Medical Necessity is required. Eligible expenses depend on the extent to which the expense permanently improves the property. See "elevators" and "inclimators."
Hormone replacement therapy (HRT)	Eligible	Eligible if used primarily for medical care (e.g., to treat menopausal symptoms, such as hot flashes, night sweats, etc.). Ineligible if primarily for maintaining general health.
Hospital services	Eligible	Inpatient care expenses, including meals and lodging at a hospital or similar institution, are eligible if for medical care.
Household help	Ineligible	
Humidifiers	Potentially eligible	A Letter of Medical Necessity is required.
Hypnosis	Potentially eligible	Eligible if performed by a professional to treat a medical condition or for other medical purposes (e.g., smoking cessation). Ineligible if for general stress relief, enjoyment, or other personal purposes. A Letter of Medical Necessity is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Illegal operations and treatments	Ineligible	Ineligible even if rendered or prescribed by licensed medical practitioners.
Immunizations	Eligible	
Inclinators	Potentially eligible	May be eligible to the extent of the amount in excess of value enhancement to the property, and if the primary purpose of the expenditure is medical care for you (or your spouse or dependent). The expense must only be incurred for medical care. A Letter of Medical Necessity is required.
Incontinence supplies, adult	Eligible	
Infant formula	Potentially eligible	The excess cost of special formula is eligible if treating a specific medical condition. A Letter of Medical Necessity is required. See "foods."
Insect bite creams and ointments	Eligible	Examples: Benadryl, Cortaid.
Insulin	Eligible	Equipment required to inject the insulin (e.g., syringes or pumps) is also eligible.
Insurance premiums	Ineligible	Not eligible under a health FSA.
IVF (in vitro fertilization)	Potentially eligible	Eligible for overcoming an inability to have children and are performed on you, your spouse, or your dependent. Expenses for an in vitro surrogate or egg donor are generally ineligible unless preparatory to a procedure performed on you, your spouse, or a dependent.
Laboratory fees	Eligible	
Lactation consultants	Potentially eligible	A Letter of Medical Necessity is required.
Lactose intolerance tablets	Eligible	Example: Lactaid.
Lamaze classes	Eligible	
Language training	Potentially eligible	Eligible for a child with dyslexia or other disability. Regular schooling is ineligible. A Letter of Medical Necessity is required.
Laser eye surgery, Lasik	Eligible	
Late fees	Ineligible	Fees/charges for late payment of a medical bill are ineligible.
Laxatives	Eligible	Example: Ex-Lax.
Lead-based paint removal	Potentially eligible	Eligible if the surface is in poor repair (peeling or cracking) or within the child's reach. The cost of removing lead-based paints from the participant's home to prevent a child who has (or has had) lead poisoning from eating the paint is eligible. Coverings for the paint are be considered capital expenses. A Letter of Medical Necessity is required.
Learning disability, instructional fees	Potentially eligible	Tuition and tutoring fees paid to a specially trained teacher for a child with learning disabilities from mental or physical impairments are eligible. A Letter of Medical Necessity is required.
Legal fees in connection with fertility treatments	Potentially eligible	Fees connected to a medical procedure performed upon you (or your spouse or dependent) are eligible.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Legal fees, general	Potentially eligible	May be eligible if the legal fees are in connection with a medical procedure performed upon you (or your spouse or dependent), or to authorize treatment of a mental illness. Fees for management of a guardianship estate for conducting the affairs of the person being treated and fees unnecessary for medical care are ineligible. A Letter of Medical Necessity is required.
Lice treatments	Eligible	
Lipsticks	Ineligible	Considered cosmetic.
Lip products, medicated	Eligible	See “drugs and medicines.”
Liquid adhesives for small cuts	Eligible	
Lodging (at a hospital or similar institution)	Eligible	Will qualify if the primary reason for being there is to receive medical care. Separately charged nonmedical add-ons (e.g., Internet or cable TV) are ineligible. See “meals at a hospital or similar institution” and “schools and education, residential.”
Lodging <i>not</i> at a hospital or similar institution	Potentially eligible	Up to \$50 per night may be eligible if the following are met: (1) primarily for, and an essential part of, the medical care; (2) a physician provides the care in a licensed hospital or care facility associated with a licensed hospital; (3) not extravagant; (4) personal pleasure, recreation, or vacation is not a significant part. A Letter of Medical Necessity is required.
Lodging of a companion	Potentially eligible	Eligible if lodging with the patient for medical reasons and the above conditions are met. Up to \$50 per person per night may be eligible. A Letter of Medical Necessity is required.
Long-term care services	Ineligible	Long-term care services, even those for a chronically ill individual requires and that are prescribed by a licensed healthcare practitioner under a plan of care, cannot be reimbursed on a tax-free basis, even if they are otherwise eligible as medical care expenses.
Makeup	Ineligible	
Marijuana or other controlled substances in violation of federal law	Ineligible	Ineligible, even if prescribed. See also Controlled substances in violation of federal law.
Masks, disposable	Eligible	Eligible as a first aid item. Ineligible for general health or other personal reasons.
Massage therapy	Potentially eligible	Massages to improve general health or stress are ineligible. Eligible if the massage therapy was recommended by a physician to treat a specific injury or trauma. A Letter of Medical Necessity is required.
Mastectomy-related bras	Eligible	Eligible if it follows a mastectomy for cancer.
Maternity clothes	Ineligible	
Mattresses	Potentially eligible	In rare cases, a portion of the expenditure might qualify if a unique type of mattress is prescribed by a physician to treat a specific medical condition. In such cases, only the excess cost of the special mattress over the cost of a regular mattress would qualify. A Letter of Medical Necessity is required.
Meals in a hospital or similar institution	Potentially eligible	Eligible if the primary purpose of the inpatient visit is to provide medical care. Meals must be a necessary part of medical care. Meals not an inseparable part of medical care are ineligible. Meals of a companion are ineligible.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Medical alert bracelets or necklaces	Eligible	
Medical conference admission, transportation, meals, etc.	Potentially eligible	Admission and transportation expenses are eligible if the following conditions are met: (1) relate to a chronic disease suffered by you, your spouse, or your dependent and (2) primarily for, and essential to, the person in need of medical care. The expenses of meals and lodging while attending the conference are ineligible.
Medical information plan charges	Eligible	Expenses paid to a plan to keep medical information electronically for you, your spouse, or your dependents are eligible.
Medical monitoring and testing devices	Eligible	Examples: blood-pressure monitors, syringes, glucose kits, and pregnancy tests.
Medical records charges	Eligible	Fees associated with transferring medical records to a new medical practitioner are eligible.
Menstrual pain relievers	Eligible	Examples: Midol, Pamprin.
Menstrual products	Eligible	Tampons, pads, liners, cups, sponges, or similar products used for menstruation are eligible.
Mentally handicapped, special homes for	Potentially eligible	May be eligible if the mentally handicapped person is in a special home (not the home of a relative) that is recommended by a psychiatrist. It should help the person adjust from a mental hospital to community life. A Letter of Medical Necessity is required.
Midwives	Eligible	See "doula."
Mineral supplements	Potentially eligible	A Letter of Medical Necessity is required.
Missed appointment fees	Ineligible	
Moisturizers	Ineligible	
Morning-after contraceptive pills	Eligible	
Motion sickness pills	Eligible	Examples: Bonine, Dramamine.
Mouthwashes	Potentially eligible	Mouthwash recommended for gingivitis by a doctor may be eligible. See "cosmetics" and "toiletries."
Nail polishes	Ineligible	See "cosmetics" and "toiletries."
Nasal strips or sprays	Eligible	Eligible if they are primarily used for medical care (e.g., treatment of sinus problems or sleep apnea).
Nicotine gums or patches	Eligible	Examples: Nicoderm, Nicorette.
Nursing services for a baby	Potentially eligible	Only services for an unhealthy baby are eligible.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Nursing services provided by a nurse or other attendant	Potentially eligible	Services can be provided in the participant's home or another location and by someone who is not a nurse as long as the services would typically be provided by a nurse. Examples: providing medication, bathing, and changing wound dressings. Household and personal services are ineligible and must be listed separately. A Letter of Medical Necessity is required to show the service is for medical care.
Nutritional supplements	Potentially eligible	Generally ineligible. A Letter of Medical Necessity is required to show the service is for medical care.
Nutritionists	Potentially eligible	Eligible if related to a diagnosed condition. Ineligible for general health. A Letter of Medical Necessity is required to show the service is for medical care.
Obstetrical expenses	Eligible	
Occlusal guards to prevent teeth grinding	Eligible	
Occupational therapy	Potentially eligible	Generally eligible if the primary purpose is to treat or help with a medical condition. A Letter of Medical Necessity is required to show the service is for medical care.
Operations	Eligible	Eligible if the operation is legal and noncosmetic. See "cosmetic procedures."
Optometrists	Eligible	See "eye exams," "eyeglasses equipment and materials."
Organ donors	Eligible	See "transplants."
Orthodontia	Eligible	Please see the Ortho Guidelines document at PSA.PacificSource.com/forms .
Orthopedic inserts	Eligible	Eligible if for the treatment of weak or injured body parts. Ineligible if used for odor or comfort.
Orthopedic shoes	Potentially eligible	The excess cost of orthopedic shoes is eligible. Ineligible if used for personal or preventive purposes. A Letter of Medical Necessity is required.
Osteopaths	Eligible	
Ovulation monitors	Eligible	See "medical monitoring and testing devices" and "pregnancy test kits."
Oxygen	Eligible	Examples: oxygen and equipment used to treat breathing problems.
Pain relievers	Eligible	Examples: Advil, aspirin, Tylenol.
Perfumes	Ineligible	See "cosmetics" and "toiletries."
Personal trainers	Potentially eligible	Eligible if recommended by a doctor to treat a disease or injury for a limited amount of time. A Letter of Medical Necessity is required to show that the service is for medical care. See "weight-loss programs and/or drugs prescribed to induce weight loss."
Petroleum jellies	Eligible	Example: Vaseline. May be eligible if used to treat a specific condition. Ineligible if used for personal reasons, such as cosmetically.
Physical exams	Eligible	
Physical therapy	Eligible	
Pregnancy tests	Eligible	See "medical monitoring and testing devices" and "ovulation monitors."
Prenatal vitamins	Potentially eligible	Eligible if taken during pregnancy. Other vitamins are not generally eligible. See "vitamins."

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Prepayments	Ineligible	Payments for services or collateral that have not been utilized are ineligible.
Prescription drug discount programs	Ineligible	The fee is ineligible because it is not for medical care. However, the actual prescription is eligible.
Prescription drugs	Eligible	Ineligible if primarily used for cosmetic purposes. See “drugs and medicines.”
Prescription drugs and medicines obtained from other countries	Potentially eligible	Importing prescription drugs from other countries generally violates federal law. A drug or medicine may be eligible if purchased and consumed in another country legally as in the United States, or the FDA announces it can be legally imported by individuals.
Preventive care screenings	Eligible	Tests must be used for diagnosis of a medical condition. Examples: vision and cholesterol screenings.
Probiotics	Potentially eligible	Eligible for a specific medical condition and not for general health. A Letter of Medical Necessity is required.
Propecia	Potentially eligible	Eligible if it helps with deformity resulting from an innate abnormality, accident, or disease. See “cosmetic procedures” and “drugs and medicines.”
Prosthetics	Eligible	See “artificial limbs and teeth.”
Psychiatric care	Eligible	Example: cost of special medical care center for mentally ill dependent.
Psychoanalysis and psychotherapy	Potentially eligible	Eligible if primarily for medical care. Ineligible for general improvement of mental health, stress relief, or personal enjoyment. A Letter of Medical Necessity is required.
Reading glasses	Eligible	Examples: prescription and nonprescription reading glasses.
Rehydration solutions	Eligible	Example: Pedialyte. Athletic rehydration fluids are generally ineligible.
Retin-A	Potentially eligible	Example: treatment of acne vulgaris. Eligible if used for a specific medical condition. Ineligible for cosmetic purposes.
Rogaine	Potentially eligible	Ineligible if used for cosmetic purposes. A Letter of Medical Necessity is required to show that it is for care. See “propecia” and “drugs and medicines.”
Rubbing alcohol	Eligible	Eligible if used for first aid purposes.
Rubdowns	Potentially eligible	Generally ineligible. A Letter of Medical Necessity is required.
Safety glasses	Ineligible	Only prescription lenses are eligible.
Schools and education, residential	Potentially eligible	Some payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions are eligible if medical care is the primary purpose. A Letter of Medical Necessity is required to show that it is for care.
Schools and education, special	Potentially eligible	Examples: teaching braille or lip reading, remedial language training for congenital condition. Eligible if the principal reason for attending the special school is to ameliorate the disability of a mentally or physically disabled person. Ineligible if attendance is for attitude improvement. A Letter of Medical Necessity is required to show that attendance is primarily for medical care.
Screening tests	Eligible	Eligible if the purpose of the test is to provide a medical diagnosis.
Service animals to assist with mental health disabilities	Eligible	Expenses of buying, training, and maintaining a service animal to assist an individual with mental health disabilities may qualify if the individual can show that he or she is using the service animal primarily for medical care to alleviate a mental defect or illness, and would not otherwise have the animal. May require a Letter of Medical Necessity. See “guide dog.”

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Shampoos	Ineligible	See “cosmetics” and “toiletries.”
Shaving creams or lotions	Ineligible	See “cosmetics” and “toiletries.”
Shipping and handling	Eligible	Shipping and handling fees are eligible if they are an inseparable part of an item for medical care.
Sinus medications	Eligible	Example: Sudafed.
Sleep treatments	Eligible	
Smoking cessation medications	Eligible	See “drugs and medicines” and “nicotine gum or patches.”
Smoking cessation programs	Eligible	See “smoking cessation medications.”
Soaps	Ineligible	See “cosmetics” and “toiletries.”
Speech therapy	Eligible	
Sperm storage	Potentially eligible	Temporary storage fees for immediate contraception are eligible. Storage fees for future or undetermined contraception are ineligible. A Letter of Medical Necessity is required.
Stem cell, harvesting and/or storage	Potentially eligible	Stem cell expenses are eligible if used to treat a present medical condition. Expenses for preserving cells for a newborn with a birth defect may be eligible. Fees for saving stem cells just in case they are needed in the future are generally ineligible. A Letter of Medical Necessity is required.
Sterilization procedures	Eligible	See “vasectomy.”
Student health fees	Potentially eligible	Medical services may be eligible. Fees for belonging to the program are ineligible.
Sunburn creams and ointments	Eligible	Eligible if used to treat a sunburn.
Sunglasses	Potentially eligible	Prescription sunglasses are eligible.
Sun protective (SPF) clothing	Potentially eligible	The excess cost of special clothing is eligible. Ineligible if clothing is used for personal or general health purposes. A Letter of Medical Necessity is required.
Sunscreens	Eligible	SPF 15 or greater and “broad spectrum” sun protection are eligible.
Support braces	Eligible	Eligible if the primary purpose is to assist injured or weakened body parts.
Surgery	Eligible	Surgery for cosmetic reasons is ineligible.
Surrogate or gestational carriers	Ineligible	Ineligible, even for the medical care of the carrier or unborn child.
Swimming lessons	Potentially eligible	Generally ineligible, even if recommended by a medical practitioner to improve general health. May be eligible if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Tanning salons and equipment	Potentially eligible	Eligible if recommended for a specific medical condition, such as a skin disorder. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Taxes on medical care	Eligible	Local, state, service, or other taxes on medical services and products are eligible.
Teeth whitening	Potentially eligible	Whitening to counteract the result of aging is ineligible. Whitening to correct the effects of a disease, birth defect, or injury may be eligible. A Letter of Medical Necessity is required.
Telephones for hearing impaired persons	Eligible	Buying or repairing telephone equipment for a hearing impaired person is eligible.
Televisions for hearing impaired persons	Eligible	The portion of the equipment that displays subtitles is eligible. The eligible expense is limited to the difference in cost of the accessibility-enhanced item and the regular item.
Therapy	Eligible	Eligible if the primary purpose is for medical care and not for general health, stress relief, or improved mental health. A Letter of Medical Necessity is required. See "counseling."
Thermometers	Eligible	
Throat lozenges	Eligible	
Toiletries	Ineligible	A toiletry is used to dress and groom oneself and so is not medical care.
Toothache and teething pain relievers	Eligible	
Toothbrushes and toothpastes	Ineligible	They are not considered primarily for medical care, and would still be used even if there wasn't a medical condition. Ineligible even if recommended by a dentist.
Transplants	Eligible	Example: transportation for organ donor.
Transportation to and from work	Ineligible	Commuting expenses are personal expenses and are therefore ineligible.
Transportation for medical care	Eligible	The transportation must be essential to, and primarily for, medical care. The standard mileage rate for use of a car is eligible. (Contact PacificSource Administrators Customer Service for the current rate.) Examples: car and rental, bus, taxi, ferry, plane, ambulance, parking, tolls.
Transportation of someone other than a person receiving medical care	Potentially eligible	Eligible if the person is (1) a parent traveling with a child in need of medical care; (2) a nurse or other person who gives injections, medications, or other treatment required by a traveling patient to receive medical care and cannot travel alone; and (3) an individual traveling to visit a mentally ill dependent, if recommended as part of the dependent's treatment.
Ultrasound, prenatal	Eligible	
Umbilical cord, freezing and storage	Potentially eligible	Eligible if used to treat a specific medical condition. Expenses for preserving cells for a newborn with a birth defect may be eligible. Fees for saving the umbilical cord just in case it is needed in the future are ineligible. A Letter of Medical Necessity is required.
Vaccines	Eligible	
Varicose vein treatments	Potentially eligible	Ineligible if for cosmetic purposes. May be eligible if it promotes the proper function of the body or prevents/treats an illness or disease. A Letter of Medical Necessity is required.
Vasectomies	Eligible	Vasectomy reversals are eligible as well.
Veneers	Ineligible	Such expenses are generally for cosmetic purposes.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Viagra	Eligible	Eligible if prescribed to treat a medical condition.
Vision correction procedures	Eligible	Examples: Lasik and radial keratotomy. See "laser eye surgery."
Vision discount programs	Ineligible	Fees for network access or discounts are ineligible. Fees for medical treatment are eligible.
Vitamins	Potentially eligible	Ineligible if used to maintain general health (e.g., daily vitamins). May be eligible if recommended by a doctor to treat a specific medical condition (e.g., a prescribed dosage of Vitamin B-12 to treat a specific vitamin deficiency). A Letter of Medical Necessity is required.
Walkers	Eligible	Eligible if the primary purpose is to relieve sickness or disability.
Wart remover treatments	Eligible	Example: Compound W.
Weight loss programs and/or drugs prescribed for weight loss	Potentially eligible	Eligible if recommended by a physician to treat a specific medical condition and not simply to improve general health. The costs of associated food, such as special prepackaged meals, are ineligible because they meet normal nutritional needs. A Letter of Medical Necessity is required. To expedite reimbursement for weight loss programs, provide proof of participation/dates of attendance from a representative of the program facility.
Wheelchairs	Eligible	Costs of upkeep and wheelchair cushions are also eligible.
Wigs	Potentially eligible	Wigs prescribed by a doctor to improve the mental health of a patient who has lost their hair from disease or treatment are eligible. A Letter of Medical Necessity is required.
X-rays	Eligible	
Yeast infection medications	Eligible	Example: Monistat.
YMCA day camps	Potentially eligible	May be eligible if for a special therapeutic program to treat a specific disability. A Letter of Medical Necessity is required.