






# SAVE ON ITEMS NOT COVERED BY YOUR INSURANCE PLAN.

## QUALIFIED HEALTHCARE ACCOUNT EXPENSES



Acupuncture  
Alcoholism treatment  
Ambulance  
Artificial limbs/teeth  
Braces  
Chiropractors  
Christian Science practitioner's fees  
Contact lenses & solutions  
Co-payments  
Costs for physical or mental illness  
Crutches  
Deductibles  
Dental services  
Dentures  
Diabetic test strips  
Diagnostic tests & labs  
Dietary supplements prescribed by a doctor  
Drug & Medical supplies (syringes, needles, etc.)  
Eyeglasses\*  
Eye examinations  
Eye surgery (cataracts, LASIK, etc.)  
Hearing devices & batteries  
Hospital bills  
Insulin  
Laboratory tests  
Laser eye surgery  
Medical supplies  
Obstetrical expenses  
Orthodontia (braces)  
Orthopedic devices  
Over-the-counter drugs (see below)  
Oxygen  
Physician fees & co-payments  
Prescription Drug Medications  
Psychiatric care  
Psychological services & care  
Rental of Medical Equipment  
Routine physicals & tests  
Smoking cessation drugs\*  
Smoking cessation programs  
Sunglasses\*  
Surgical services & fees  
Weight loss programs or OTC drugs (if associated with a specific disease)\*  
Wheelchair  
Vitamins\*  
X-rays

Only healthcare expenses not reimbursed by insurance can be claimed.

\*if prescribed by a doctor or may require a doctor's letter of medical necessity


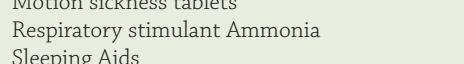
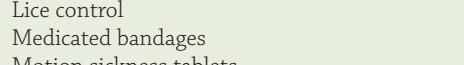
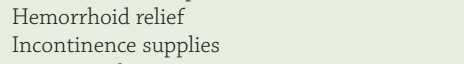
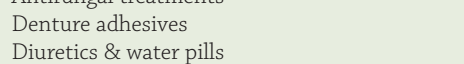
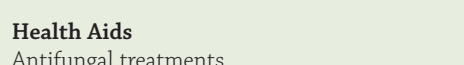
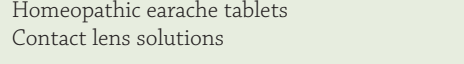
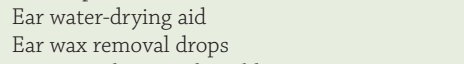
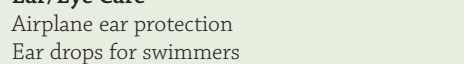



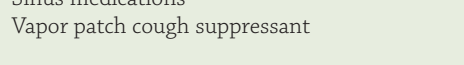
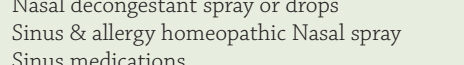
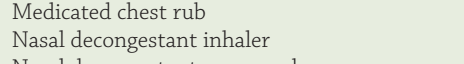
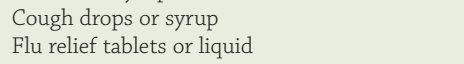
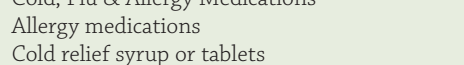
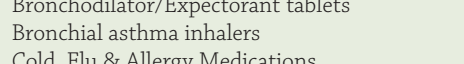
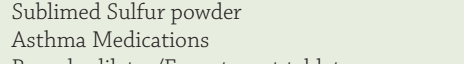


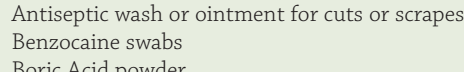
## INELIGIBLE EXPENSES UNDER THE HEALTHCARE ACCOUNT

Cosmetic surgery & procedures  
Dental bleaching  
Marriage or family counseling  
Over-the-counter items, drugs or medications that are not medically necessary or prescribed by a doctor  
Premiums you or your spouse pay for insurance  
Weight loss for general health or appearance

## USE PRE-TAX MONEY TO PAY FOR THINGS YOU'RE GOING TO BUY ANYWAY.

### MORE QUALIFIED HEALTHCARE ACCOUNT EXPENSES - OVER-THE-COUNTER ITEMS!

#### Antiseptics



Antiseptic wash or ointment for cuts or scrapes  
Benzocaine swabs  
Boric Acid powder  
First aid wipes  
Hydrogen peroxide  
Iodine tincture  
Rubbing Alcohol  
Sublimed Sulfur powder  
Asthma Medications  
Bronchodilator/Expectorant tablets  
Bronchial asthma inhalers  
Cold, Flu & Allergy Medications  
Allergy medications  
Cold relief syrup or tablets  
Cough drops or syrup  
Flu relief tablets or liquid  
Medicated chest rub  
Nasal decongestant inhaler  
Nasal decongestant spray or drops  
Sinus & allergy homeopathic Nasal spray  
Sinus medications  
Vapor patch cough suppressant

#### Diabetes

Diabetic lancets  
Diabetic supplies  
Diabetic test strips  
Glucose meters

#### Ear/Eye Care

Airplane ear protection  
Ear drops for swimmers  
Ear water-drying aid  
Ear wax removal drops  
Homeopathic earache tablets  
Contact lens solutions

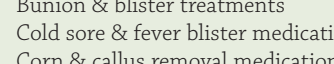
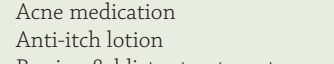

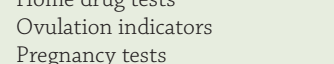
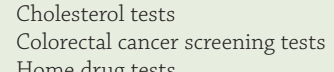
#### Health Aids

Antifungal treatments  
Denture adhesives  
Diuretics & water pills  
Hemorrhoid relief  
Incontinence supplies  
Lice control  
Medicated bandages  
Motion sickness tablets  
Respiratory stimulant Ammonia  
Sleeping Aids

#### Pain Relief

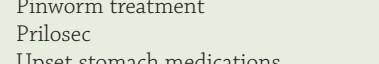

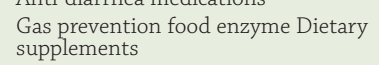
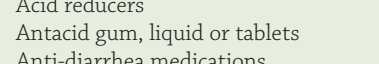
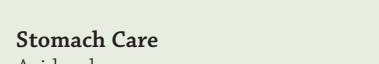
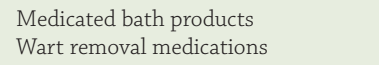
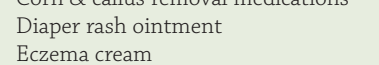
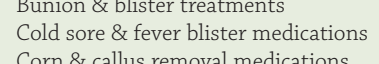
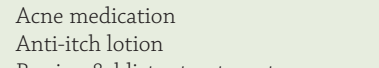
Arthritis pain reliever  
Bunion & blister treatments  
Itch relief  
Orajel  
Pain relievers, aspirin & non-aspirin  
Throat pain medications

#### Personal Test Kits




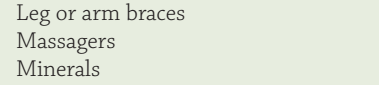
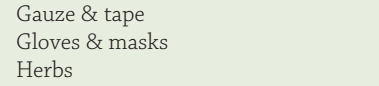
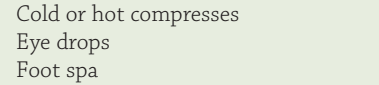
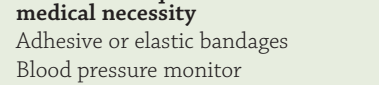
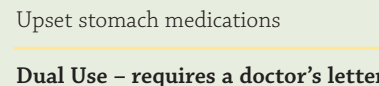

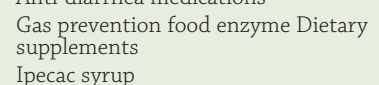
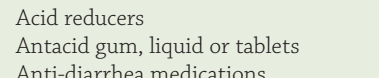
Cholesterol tests  
Colorectal cancer screening tests  
Home drug tests  
Ovulation indicators  
Pregnancy tests

#### Skin Tests








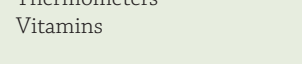
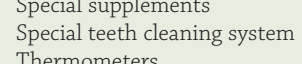
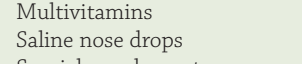

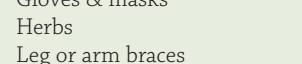
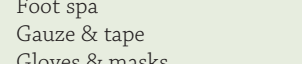
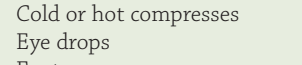
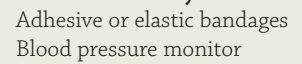
Acne medication  
Anti-itch lotion  
Bunion & blister treatments  
Cold sore & fever blister medications  
Corn & callus removal medications  
Diaper rash ointment  
Eczema cream  
Medicated bath products  
Wart removal medications

#### Stomach Care



Acid reducers  
Antacid gum, liquid or tablets  
Anti-diarrhea medications  
Gas prevention food enzyme Dietary supplements  
Ipecac syrup  
Laxatives  
Pinworm treatment  
Prilosec  
Upset stomach medications

#### Dual Use – requires a doctor's letter of medical necessity



Adhesive or elastic bandages  
Blood pressure monitor  
Cold or hot compresses  
Eye drops  
Foot spa  
Gauze & tape  
Gloves & masks  
Herbs  
Leg or arm braces  
Massagers  
Minerals  
Multivitamins  
Saline nose drops  
Special supplements  
Special teeth cleaning system  
Thermometers  
Vitamins

## Dependent Care is for Child and Adult/Elder Care

### **CHILD DAYCARE expenses that qualify must allow you and your spouse, if you are married, to work or look for work:**

- Nanny, babysitter, housekeeper, and nurse's fees thru age 12, for services provided inside your home, are eligible to the extent they are attributable to child care expenses and expenses of incidental household services.
- Dependent care expenses incurred for services outside your home, providing they are incurred for the care of a qualifying dependent that regularly spends at least eight hours per day in your home.
- Registration fees to a daycare facility are eligible as long as the fees are allocable to actual care and not described as materials or other fees.
- Pre-K or nursery school expenses are eligible, even if the school also furnishes lunch and educational services.
- Before and after school care thru age 12.
- Day camp expenses thru age 12 are eligible if the day camp's main purpose is the dependent child's well-being and protection.
- Food and incidental expenses (diapers, activities, etc.) may be eligible if part of dependent care charge.
- Expenses paid to a relative (e.g. child, parent, or grandparent of participant) are eligible. However, the relative cannot be under age 19 or a tax dependent of the participant.
- FICA and FUTA payroll taxes of the daycare provider.

### **Child dependent care expenses that DO NOT qualify:**

- Kindergarten fees are almost always an education expense and should never be reimbursed under a dependent care plan.
- Elementary school expenses for a child in first grade or higher.
- Overnight camp.
- Food, transportation, and incidental expenses (diapers, activities, etc.) are not eligible if charged separately from dependent care expenses.
- Expenses paid to a housekeeper, maid, cook, etc. are not eligible, except where incidental to child care.
- Mass transit and parking.

### **ELDER and ADULT DEPENDENT DAYCARE expenses that qualify must allow you and your spouse, if you are married, to work or look for work:**

- Housekeeper and nurse's fees, for services provided inside your home, are eligible to the extent they are attributable to elder care expenses and expenses of incidental household services.
- Elder care expenses incurred for services outside your home, providing they are incurred for the care of a dependent that regularly spends at least eight hours per day in your home.
- Food and incidental expenses may be eligible if part of dependent care charge.
- Expenses paid to a relative (e.g. child) are eligible. However, the relative cannot be under age 19 or a tax dependent of the participant.
- FICA and FUTA payroll taxes of the daycare provider.

### **Elder and adult dependent care expenses that DO NOT qualify for reimbursement:**

- Overnight stays at medical or recreational facilities.
- Food, transportation, and incidental expenses (diapers, activities, etc.) are not eligible if charged separately from dependent care expenses.
- Expenses paid to a housekeeper, maid, cook, etc. are not eligible, except where incidental to adult dependent care.
- Mass transit and parking.

### **Limitations: Child and Elder/Adult Dependent Care expenses may not exceed the smaller of the following limits:**

- The maximum allowed under the plan.
- \$5,000 (if you are married and filing a joint tax return or are filing as single, head of household) and \$2,500 if you are married and separate returns are filed.
- If you file as single or as head of household, you can make annual contributions up to the lesser of \$5,000 or the amount of your earned income. Note: Only the custodial parent may participate in a dependent care FSA.
- Your taxable compensation (after all compensation reduction elections). If you are married, your spouse's actual or deemed earned income.
- Eligible expenses include daycare costs for dependent children under the age of 13, or a child who is physically or mentally incapable of self care.
- The child or adult dependent must spend at least eight hours a day in your household.
- Eligible expenses include daycare costs for dependent elders or a dependent who is physically or mentally incapable of self care.

# ADOPTION ASSISTANCE

## **Adoption expenses that qualify include:**

- Home study and application fees
- Reasonable and necessary legal adoption fees
- Court costs
- Attorney fees
- Agency fees
- Medical services and counseling
- Travel and lodging fees
- Other expenses which are directly related to, and the principal purpose of which is for the legal adoption of an eligible child.

## **Adoption expenses that DO NOT qualify for payment by the plan:**

- Adoption of a child belonging to the participant's spouse
- Illegal adoption fees
- Surrogate parenting arrangements
- Legal adoption expenses for which another deduction or credit is allowed.

## **Children that qualify:**

- Individual who has not attained the age of 18 as of the time of the adoption.
- A child that is physically or mentally incapable of caring for himself.
- A child with special needs who cannot or should not be returned to the home of his or her parents and a specific factor or condition makes it reasonable to conclude that the child cannot be placed with adoptive parents unless assistance is provided as determined by a state. The child must be a citizen or resident of the United States.

## PLEASE NOTE :

Although you won't save FICA on contributions to the Adoption Assistance Plan, you will save federal and state tax (where applicable). Consult your tax advisor for details.

# PARKING/TRANSIT

## **Transit and parking expenses for travel to and from work that qualify:**

- Transit Passes: A pass, token, fare card, voucher or similar item entitling a person to transportation on mass transit facilities or provided by a person who transports people for compensation or hire in a vehicle which seats at least six adults, excluding the driver.
- Qualified Parking: Parking provided on or near the employer's business premises or at a location from which the employee commutes by carpool, commuter highway vehicle, etc.
- Commuter Highway Vehicle: Transportation provided by an employer to an employee, in a vehicle which seats at least six adults (excluding the driver), in connection with travel between the employee's home and work, provided that 80 percent of the vehicle's mileage is reasonably expected to be for transporting employee from home to work or on trips where at least half of the adult seating capacity is filled by employees.