

ELIGIBLE EXPENSES FOR THE HEALTH FLEXIBLE SPENDING ACCOUNT
Effective: September 1, 2003

For more information about what items are-and are not-deductible Medical Care Expenses, consult IRS Publication 502 (Medical and Dental Expenses), under the headings "What Medical Expenses Are Deductible?" and "What Expenses Are Not Deductible?" But use the Publication with caution, because it was meant only to help taxpayers figure out their tax deductions, not to explain what is reimbursable under a Health FSA. So, some of the statements in the Publication aren't correct when determining whether that same expense is reimbursable from your Health FSA. (For example, the Publication says that you may get a deduction based on when you "pay for" an expense. This rule does not apply to your Health FSA, which requires that you "incur" the expenses during the year-it does not matter when you pay for it. See Q-23 of your Summary Plan Description. Also, for example, although health insurance premiums, founders' fees, lifetime care, long-term contracts and long-term care services are listed as deductible expenses in Publication 502, they generally cannot be reimbursed from your Health FSA.) Be sure to ask the Administrator for help if you have any doubts about which expense are and are not reimbursable.

Deductibles	Nursing Home Care	Optometrist
Contact Lenses	Eyeglasses	Oxygen
Over The Counter Medications	Bandages	Hospital Expense
Health Care Equipment	Emergency Room Visits	Therapy
Laboratory Fees	Vision Care	Insulin
Doctor Fees	Crutches	Physical Exams
Ambulance Charges	Birth Control Devices	Transplants
Prescription Drugs	Nurse Charges	Acupuncture
Alcoholism Treatment	Sterilization	Orthodontia
Coinsurance	Hearing Aid Devices	X-Ray
Psychologist Fees	Dental Expenses	Chiropractor
Psychotherapy	Artificial Limbs	

Following is an example of items which are not reimbursable through the Health Flexible Spending Account.

Cosmetic Procedures	Vitamins	Insurance Premiums
Teeth Whitening	Dietary Supplements	