

Qualified Health Expenses

Acupuncture
 Adhesive or elastic bandages
 Alcoholism and drug treatment
 Ambulance
 Artificial limbs, braces, and teeth
 Breast pumps and lactation supplies
 Chiropractors
 Christian Science practitioner's fees
 Cold or hot compresses
 Contact Lenses, solutions, eye drops and supplies
 Co-Payments (doctor, dental, vision, pharmacy)
 Costs of physical and mental illness confinement
 Crutches and canes
 Deductibles
 Dental fees - cosmetic procedures not eligible)
 Dentures and denture adhesive
 Diabetic supplies
 Diagnostic fees
 Doctor fees, office visits, co-pays, deductibles
 Drug and medical supplies (syringes, needles, etc.)
 Emergency room visits
 Endodontists fees
 Eyeglasses prescribed by your doctor
 Eye examinations fees
 Eye surgery (cataracts, LASIK, etc.)
 First Aid bandages, gauze, gloves and masks
 Glucose meters
 Hearing devices and batteries
 Home health care
 Hospital bills
 Incontinence supplies
 Insulin
 Laboratory fees
 Laser eye surgery
 Leg or arm braces
 Medical alert bracelets and fees
 Office visits
 Obstetrics and fertility fees
 Optometrist and ophthalmologist fees
 Oral Surgery
 Orthodontic fees
 Orthopedic devices
 Osteopath fees
 Oxygen
 Periodontist fees
 Personal Test Kits - pregnancy, ovulation, cholesterol
 Physical therapy
 Physician fees
 Podiatrist fees
 Prescribed medicines
 Psychiatric care
 Psychologist and psychiatrist fees
 Radiology
 Routine physicals and other non-diagnostic services or treatments
 Smoking cessation programs
 Speech therapy
 Surgical fees
 Thermometers
 Travel to doctors and health care facilities
 Weight loss surgery
 Wheelchair and walkers
 X-rays and MRI

Dependent Care Expenses so you can Work

Nanny & babysitter*
 Pre-K or nursery school
 Before - or after-school care*
 Day camp*
 Daycare for a disabled adult or child
 Elder daycare for parent or dependent

*For dependents age 12 and under

Dual Purpose Items Requiring a Letter of Medical Necessity

These items require a Letter of Medical Necessity to be completed by your healthcare provider who has prescription writing authority. This form can be downloaded from our website.

Arches and orthopedic shoes
 Bedpans and ring cushions
 Blood Pressure Monitor
 Boost / PediaSure
 Elevated toilet seat
 Foot Spa
 Herbs
 Humidifiers and vaporizers
 Massagers
 Massages
 Minerals
 Multivitamins
 Reconstruction surgery in connection with a birth defect, disease or accident
 Shower bars and safety handles
 Special Supplements
 Special school for disabled child
 Therapeutic support gloves
 Vitamins
 Weight loss programs and fees pertaining to a specific disease
 Wigs for hair loss caused by Disease

Over-the-Counter Items Items marked (RX) require a doctor's prescription.

Antiseptics
 • Antiseptic wash or ointment for cuts or scrapes (RX)
 • Antiseptic mouthwash (RX)
 • Benzocaine Swabs (RX)
 • Boric acid powder (RX)
 • First aid wipes (RX)
 • Hydrogen peroxide (RX)
 • Iodine tincture (RX)
 • Rubbing alcohol (RX)
 • Sublimed sulfur powder (RX)
 Cold, Flu, Asthma and Allergy Medications
 • Allergy medications (RX)
 • Bronchodilator / Expectorant tablets (RX)
 • Bronchial asthma inhalers (RX)
 • Cold relief syrup, tablets and drops (RX)
 • Cough relief syrup, tablets and drops (RX)
 • Flu relief syrup, tablets and drops (RX)
 • Homeopathic sinus medications (RX)
 • Medicated chest rub (RX)
 • Nasal decongestant spray, drops or inhaler (RX)
 • Sinus and allergy nasal spray (RX)
 • Vapor patch cough suppressant (RX)
 Diabetes
 • Diabetic lancets
 • Diabetic needles
 • Diabetic supplies
 • Diabetic syringes
 • Diabetic test strips
 • Glucose meters
 • Glucose tablets (RX)
 Ear/Eye Care
 • Airplane ear protection (LOMN)
 • Ear drops for swimmers (RX)
 • Ear water-drying aid (RX)
 • Ear wax removal drops (RX)
 • Homeopathic earache tablets (RX)
 • Contact lens solution
 Health Aids
 • Anti-fungal treatments (RX)
 • Denture adhesive
 • Diuretics and water pills (RX)

• Hemorrhoid relief (RX)
 • Incontinence supplies
 • Lice control (RX)
 • Medicated bandages
 • Motion sickness tablets (RX)
 • Respiratory stimulant anionomia (RX)
 • Sleeping aids (RX)

Pain Relief
 • Arthritis pain reliever (RX)
 • Bunion and blister treatments (RX)
 • Itch relief (RX)
 • Orajel® (RX)
 • Pain relievers, aspirin and non-aspirin (RX)
 • Throat pain medications (RX)

Personal Test Kits
 • Cholesterol tests
 • Colorectal cancer screening tests
 • Home drug tests
 • Ovulation indicators
 • Pregnancy tests

Skin Care
 • Acne medications (RX)
 • Anti-itch lotion (RX)
 • Bunion and blister treatments (RX)
 • Cold sore and fever blister medications (RX)
 • Corn and callus removal medications (RX)
 • Diaper rash ointment (RX)
 • Eczema cream (RX)
 • Medicated bath products (RX)
 • Wart removal medications (RX)

Stomach Care
 • Acid reducers (RX)
 • Antacid gum, liquid and tablets (RX)
 • Anti-diarrhea medications (RX)
 • Gas prevention tablets and drops (RX)
 • Ipecac syrup (RX)
 • Laxatives (RX)
 • Pinworm treatment (RX)
 • Prilosec® (RX)
 • Upset stomach medications (RX)

Non-Qualified Health Expenses

• Aromatherapy
 • Baby bottles and caps
 • Baby oil
 • Baby wipes and diapers
 • Blistex® / Chapstick®
 • Breast enhancement system
 • Cosmetics
 • Cosmetic surgery, procedures and/or medications
 • Cotton swabs
 • Dental floss
 • Deodorants
 • Facial care
 • Feminine care fragrances
 • Feminine hygiene products
 • Food products
 • Hair restoration (procedures, drugs or medications)
 • Health club or gym memberships for general health
 • Insoles
 • Insurance
 • Low "carb" foods
 • Low calorie foods
 • Mail order prescriptions from another country
 • Marriage and family counseling
 • Mattresses and other common household furniture
 • Over the counter items, drugs or medications that are not prescribed by your physician
 • Petroleum jelly
 • Shampoo and conditioner
 • Skin care
 • Spa salts
 • Student health fees
 • Sun clips for prescription glasses
 • Sun tanning products
 • Teeth bleaching
 • Toothbrushes and toothpaste
 • Veneers
 • Weight loss programs for general health or appearance