

*Checklist of Medical Expenses Eligible for Reimbursement under a  
Section 125 Cafeteria Plan*

Acupuncture  
Adoption related medical costs  
Air conditioner for allergy relief  
Alcoholism treatment  
Ambulance services  
Attendant for blind or deaf student  
Autoette  
Birth control pills  
Blind persons accessories (seeing eye dog, Braille training, special schooling)  
Capital expenditures (home modifications for handicapped)  
Car modifications for handicapped  
Childbirth prep classes (mother only)  
Chiropractors  
Christian Science treatment  
Contact lenses (including replacement insurance)  
Cosmetic Surgery (non-elective only)  
Crutches  
Deaf persons accessories (hearing aids, special schooling)  
Dental fees  
Dentures  
Diagnostic fees  
Doctors' fees  
Domestic aid (in home nurse)  
Drug addiction treatment  
Dyslexia language training  
Electrolysis (medical reasons only)  
Elevator for cardiac conditions  
Eye exams and glasses  
Fertility enhancement  
Fluoride device  
Guide animals  
Hair transplant (surgical and medical reasons)  
Hearing aids  
HMO's  
Hospital care (in-patient)  
Indian medicine man  
Insulin  
Insurance premiums (medical post-tax only)  
Iron lung  
Lab fees  
Laetrile (legal use)  
Laser eye surgery  
Lead paint removal  
Learning disability (doctor recommended special schooling fees)  
Legal expenses related to medical condition  
Lifetime medical care prepaid-retirement home  
Limbs (artificial)

Lodging (for medical care away from home)  
Long Term Care Contracts (qualified medical only)  
Long Term Care Services (qualified medical only)  
Meals (medical care away from home)  
Medical conferences (relating to illness)  
Nursing home (medical reasons)  
Nursing services (home care)  
Operation (legal, including abortion)  
Organ Donor  
Orthodontia  
Orthopedic shoes  
Osteopaths  
Oxygen equipment  
Prescription Drugs **\*(See note below)**  
Psychiatric care  
Psychotherapists  
Sexual dysfunction treatment  
Sterilization  
Stop Smoking Programs (and related stop smoking prescription drugs only)  
Swimming pool (for polio or arthritis treatment)  
Telephone equipment (for hearing impaired)  
Television close caption prescribed by doctor  
Vasectomy  
Weight loss programs (doctor prescribed for medical reasons)  
Wheelchair  
Wigs (alleviation of physical or mental discomfort)  
X-rays

***NOTE:***

Pursuant to Revenue Ruling 2003-102, over-the-counter drugs that are used to alleviate or treat personal injuries or sickness are now reimbursable through health care flexible spending accounts. The following is a list of common non-prescription over-the-counter items eligible for reimbursement, dual purpose items that may be reimbursable with a physician's statement and items that are not reimbursable.

This list does not include all reimbursable items but is the best guidance provided by the Internal Revenue Service to date.

*Over-The-Counter Expenses Eligible for Reimbursement Under a  
Section 125 Cafeteria Plan*

Eligible Expenses

The following is a list of over-the-counter items the IRS has determined to be primarily for medical care and eligible for reimbursement when purchased without a prescription.

Allergy medicine	Menstrual cycle products for pain/cramps
Antacids	Motion sickness pills
Bactine	Muscle or joint pain products
Band-Aids/bandages	Nasal sinus sprays/strips
Anti-diarrhea medicine	Nicotine gum/patches for stop-smoking
Bug-bite medication	Pain relievers
Calamine lotion	Pedialyte for ill child dehydration
Carpal-tunnel wrist supports	Pregnancy test kits
Cold medicines	Reading glasses
Cold/hot packs for injuries	Rubbing alcohol
Condoms	Sinus medications
Contact lens cleaning solution	Sleeping aids to treat insomnia
Cough drops	Spermicidal foam
Diaper rash ointments	Sunburn ointments or creams
First aid cream/First aid kits	Thermometers (ear or mouth)
Hemorrhoid medication	Throat lozenges
Incontinence supplies	Visine and other eye products
Laxatives	Wart remover treatments
Liquid adhesive for small cuts	

Dual Purposes Items

The following list of dual-purpose over-the-counter items can be reimbursed if used for medical purposes. They must be accompanied by a medical practitioner's note stating the item is to treat a specific medical condition and not a cosmetic procedure.

- Acne treatment (Retin A) only to treat a specific medical condition such as acne vulgaris
- Dietary supplements or herbal medicines to treat medical conditions in narrow circumstances
- Fiber supplements under narrow circumstances
- Glucosamine/chondroitin for arthritis or other medical conditions
- Orthopedic shoes and inserts (only the cost difference between orthopedic and non-orthopedic shoes will be reimbursed)
- Hormone therapy and treatment for menopause symptoms such as hot flashes and night sweats
- Pills for lactose intolerance
- Prenatal vitamins
- St. John's Wort for depression
- Sunscreen
- Weight-loss drugs to treat a specific disease including obesity

### Ineligible Expenses

The following list of over-the-counter items will not be reimbursed under any circumstances since they are toiletries or cosmetics likely for general health and well being.

Chapstick  
Face cream, moisteners  
Medicated shampoos and soaps  
One-a-day vitamins  
Suntan lotion

*Note: The above are representative lists and do not include all ineligible and eligible reimbursable items.*