

GENERAL-PURPOSE MEDICAL FSA

The General-Purpose Medical Flexible Spending Account (FSA) covers out-of-pocket medical, dental and optical expenses not covered under an insurance program or reimbursable through another source. Under the General-Purpose Medical FSA, you are able to withdraw up to your annual election at any time during the plan year upon presentation of proof of eligible expenses.

Although not all expenses are listed below and are subject to change by the IRS, examples of commonly reimbursed items are listed to assist you in determining whether or not this account would fit your family situation. If you have a question about an expense not listed, please contact our office at the toll free number listed on the cover of this booklet. ***Some expenses do require a doctor's letter stating that the treatment is medically necessary for a specific current medical condition (i.e. massage therapy, exercise programs/equipment, weight loss treatment).*** *An updated letter will be required each plan year.*

Acupuncture	Hearing aids/batteries	Psychiatric care
Ambulance hire	Home improvements (capital expenditures) motivated by medical considerations	Psychologist fees
Artificial limbs	Hospital bills	Reconstructive procedures due to medical condition
Braces	Hypnosis for treatment of an illness	Routine physicals
Birth control	Laboratory fees	Smoking cessation programs
Braille books and magazines	Medical supplies	Special Diets
Car controls for the handicapped	Medications	Surgical fees
Chiropractors	Nursing fees (including room, board and Social Security tax where paid by taxpayer)	Telephone and Television audio display equipment for the deaf
Co-insurance and Co-Pays	Obstetrical expenses	Therapeutic care for drug and alcohol addiction
Contact lenses and supplies	Orthodontia	Therapy treatments related to medical conditions
Crutches	Orthopedic shoes	Transportation expenses incidental to medical care
Deductibles	Physician fees	Tuition fee (part), if school furnishes breakdown of medical charges
Dental fees	Physician-prescribed pool/spa equipment costs and maintenance motivated by medical considerations	Vision correction procedures
Dentures	Pregnancy Test/Ovulation Kits	Vitamins by prescription
Diabetic Supplies	Prescription drugs*	Wheelchair
Diagnostic fees		X-rays
Drug and medical supplies		<i>*Name of medication required for items over \$50</i>
Eyeglasses, including examination fee		
Fee associated with the education and medical care of individuals with developmental disabilities		
Guide dog and upkeep		

WARNING: Effective January 1, 2011, over-the-counter (OTC) medications, vitamins and herbal supplements are only tax deductible (reimbursable) if obtained by a prescription. A doctor's letter is not sufficient.

YOU CANNOT OBTAIN REIMBURSEMENT FOR:

- Premiums incurred by a spouse through his/her employer
- Childcare expenses through a medical FSA
- Items for general health
- Cosmetic Procedures (i.e. **teeth bleaching**, elective plastic surgery, etc.)
- Uniforms
- Maternity Clothes
- Hygiene Items
- Marriage Counseling

CAUTION: PARTICIPATION IN THE GENERAL-PURPOSE MEDICAL FSA BY YOU, YOUR SPOUSE AND/OR DEPENDENTS WILL CAUSE YOU TO BE INELIGIBLE TO CONTRIBUTE TO A HEALTH SAVINGS ACCOUNT (HSA) OR RECEIVE EMPLOYER CONTRIBUTIONS TO A HSA UNDER IRC§223.