



Flexible Spending Account Example Eligible Medical Expenses

Your City of Modesto Unreimbursed Medical Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service defines medical care expenses as amounts paid for the diagnosis, cure, or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

The products and services listed below are examples of medical expenses eligible for payment under your City of Modesto Unreimbursed Medical FSA, to the extent that such services are not covered by your medical and dental insurance plan. This list is not all-inclusive; additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations.

- Abortion
- Acne treatment
- Acupuncture
- Administrative costs
- Adoption - *pre-adoption medical expenses*
- Alcoholism treatment
- Allergy medications
- Ambulance
- Antacid
- Antihistamine
- Artificial limbs & teeth
- Aspirin
- Automobile modifications – *if for physically handicapped person*
- Bandages
- Birth control pills
- Blood pressure monitoring devices
- Blood sugar test kit & test strips
- Body scan
- Braille books/magazines
- Breast reconstruction surgery following mastectomy
- Car modifications – *if for physically handicapped person*
- Carpal tunnel wrist supports
- Contraceptives
- Condoms
- Chondroitin
- Circumcision
- Co-insurance amounts and deductibles
- Contact lenses – also materials & equipment
- Cough suppressants
- Decongestants
- Dental treatment
- Dentures and denture adhesives
- Diabetic supplies
- Diagnostic items/services
- Disabled dependent care expenses
- Drug addiction treatment
- Drug overdose, treatment of
- Prescription drugs
- Over-the-counter drugs
- Ear plugs – *for medical purposes*
- Egg donor fees
- Fluoridation device or services
- Glucose monitoring equipment
- Guide dog/other animal aid
- Health institute fees – *only if prescribed by a physician*
- Hearing aids
- Hemorrhoid treatments
- Hormone replacement therapy (HRT)
- Hospital services
- Hot/cold packs
- Inclinator
- Insect bite creams and ointments
- Insulin
- Laboratory fees
- Language training
- Laser eye surgery/Lasik
- Lead-based paint removal
- Learning disability, instructional fees
- Lodging at a hospital or similar institution
- Lodging not at a hospital or similar institution (up to \$50/night)
- Lodging of a companion – *yes if accompanying a patient for medical reasons*
- Massage therapy – *only if recommended by a physician to treat a specific trauma or injury*
- Meals at a hospital
- Medic Alert bracelet or necklace
- Medical services
- Menstrual pain relievers
- Motion sickness pills
- Nasal strips or sprays – *only to treat sinus problems; not to prevent snoring*
- Nicotine gum or patches
- Norplant insertion or removal
- Nursing services provided by a nurse or attendant
- Nutritional supplements – *only if they are recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician*
- Obstetrical expenses
- Occlusal guard to prevent teeth grinding
- Operations
- Optometrist
- Organ donors/transplants
- Orthodontia
- Osteopath fees
- Ovulation monitor
- Oxygen
- Pain relievers
- Patterning exercise
- Personal trainer fees
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription glasses/sun/reading
- Preventive care screenings
- Prostheses
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Screening tests
- Sinus medications
- Sleep deprivation treatment
- Smoking cessation programs
- Special food required for diet by physician
- Spermicidal foam
- Sterilization procedures
- Prescription sunglasses
- Sunburn cream/ointments
- Surgery
- Taxes on medical services and products
- Toothache/teething pain relievers
- Transplants
- Transportation expenses for person to receive medical care
- Tuition for special needs program
- Vaccines/Immunizations
- Vasectomy
- Veterinary fees – *for the care of seeing- or hearing-impaired animals*
- Viagra – *if prescribed by a physician*
- Weight loss program/drugs – *if prescribed by a physician*
- Wheelchair
- Wig
- X-ray fees