Examples of Eligible Medical Care Expenses

The following lists are examples of the types of expenses that may or may not be reimbursed. These lists are not intended to be complete, as other expenses may also be eligible or ineligible under federal tax law or under your employer’s Plan.

To be eligible under an FSA URM account, the medical expense(s) must be incurred for medical care that is not reimbursed from any other source. Medical care means the drug or service is needed to treat a medical condition. AFLAC Administrative Services may request additional information from you to substantiate that an expense is for medical care.

**ELIGIBLE**

- Artificial limbs and reconstructive breast implants
- Counseling, if for medical care (psychological, psychotherapy, family counseling for patient only, etc.)
- Dental care, if for medical care (examinations, cleanings, fillings, crowns, bridges, etc.)
- Diabetic supplies (blood sugar monitor, syringes, test strips, etc.)
- Drugs, legally obtained by prescription (insulin or medicines)
- Drugs, over-the-counter, if for medical care
- Fertility Enhancement (in vitro fertilization, reverse vasectomy, etc.)
- Guide/leader or hearing-assisting animal
- Hearing devices (hearing aids, hearing aid batteries and repair, etc.)
- Insurance copayments and deductibles
- Nursing care
- Orthodontia
- Oxygen equipment
- Rental of medical equipment
- Service fees for medical care (consultations, diagnostic lab work, etc.) provided by physicians, surgeons, specialists, or other medical practitioners, including holistic and Christian Science practitioners
- Smoking cessation programs, aids, devices and medications
- Support or corrective device (crutches, braces, etc.)
- Medically prescribed therapy treatments (must be primarily for individual’s medical care)
- Vision care (eye exams, prescription eye glasses/contact lenses, or contact lens solution)
- Vision corrective surgery (including RK and Lasik)
- Weight loss programs (physician-prescribed for a specific condition)

**INELIGIBLE**

- Medical insurance premiums
- Counseling (nonmedically related) (anger management, behavior counseling, marriage counseling, etc.)
- Dietary supplements (including vitamins) that are merely beneficial to general health
- Drugs, prescribed or over-the-counter (primarily for personal, cosmetic, and/or for the benefit of the individual’s general health)
- Elective cosmetic surgery/procedure
  - Anti-aging treatments (chemical peels, laser therapy, anti-aging drugs, etc.)
  - Breast implants (nonreconstructive)
  - Cosmetic dental veneers/teeth whitening
  - Electrolysis/hair transplants
  - Treatment for varicose veins or spider veins
- Funeral expenses
- Health club membership fees
- Household help
- Maternity clothing
- Toiletries and personal care items (shampoo, deodorant, soap, etc.)
- Weight loss foods that substitute for normal foods or nutritional needs

• Over-the-counter drugs purchased for personal/cosmetic reasons or simply for good health do not qualify as eligible expenses. This includes drugs such as Retin-A for anti-aging treatment, vitamins, and nutritional supplements.

• Documentation must identify the name of the over-the-counter drug. AFLAC Administrative Services may ask for substantiation showing the reason the drug was purchased. This occurs in situations where an over-the-counter drug could be taken for both general health and to treat a specific medical condition.

• Prescription drug receipts reflecting an insurance copayment or deductible will be considered eligible.