

KNOW YOUR EMPLOYEE BENEFITS



Benefit and insurance issues important to you—brought to you by the insurance specialists at Maschino, Hudelson & Associates.

Flexible Spending Account Ineligible Expenses

Your Oklahoma Baptist University Health Care Reimbursement Flexible Spending Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service (IRS) 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 items listed below are examples of products and services that are NOT eligible for reimbursement under your Oklahoma Baptist University FSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses.

Please note that this list is not all-inclusive, and is subject to change.

- Babysitting and child care
- Cologne/perfume
- Controlled substances or illegal drugs
- Cosmetics
- Cosmetic surgery
- Dancing lessons
- Dental floss
- Dependent care expenses
- Diapers or diaper service
- Diet foods
- Ear piercing
- Electrolysis or hair removal
- Feminine hygiene products
- Founder's fee

- Funeral expenses
- Hair colorants
- Hair transplants
- Hand sanitizer (if used for general health purposes)
- Health club dues (unless for specific medical condition)
- Household help
- Illegal operations and treatments
- Insurance or COBRA premiums
- Late fees for medical bills or missed appointment fees
- Lodging or meals at a medical conference
- Marriage counseling
- Maternity clothes
- Mattresses
- Meals not at a hospital or similar institution
- Meals for a companion
- Medical newsletters
- Medicines and drugs from other countries
- Nursing services for a baby
- Nutritional supplements or food (unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician)
- One-a-day vitamins
- Permanent waves
- Prepayments
- Prescription discount programs
- Propecia® or Rogaine® (unless to treat a deformity arising from congenital abnormality)
- Safety glasses (unless prescribed)

- Surrogate expenses
- Swimming lessons
- Swimming pool maintenance (unless pool is strictly for medical care)
- Tanning salons and equipment
- Teeth whitening
- Toiletries
- Transportation costs of disabled individual commuting to/from work
- Veneers
- Veterinary fees – except for the care of seeing- or hearing-impaired animals
- Vision discount programs
- Weight-loss program (unless prescribed – diet foods still do not qualify)
- YMCA day camp

Rev. 8/10

* Beginning January 1, 2011, over-the-counter drugs purchased without a prescription will no longer be a qualified medical expense for reimbursement from a flexible spending account (except insulin).

PROPECIA® is registered trademark of Merck Sharp & Dohme Corp., a subsidiary of Merck & Co., Inc. ROGAINE® is a registered trademark of McNEIL-PPC, Inc.

This brochure is for informational purposes only and is not intended to replace the advice of an insurance professional.

Know Your Employee Benefits is written and produced for Maschino, Hudelson & Associates. © 2008-2010 Zywave, Inc.