

Guidelines for Eligible/Ineligible Items and Services

Eligible Items/Services

Abortion
Acupuncture
Adoption, pre-adoption medical expenses
Alcoholism treatment
Ambulance
Arthritis gloves
Artificial limbs
Artificial teeth
Bandages, elastic bandages
Blood-pressure monitoring devices
Blood-sugar test kits and test strips
Body scans
Braille books and magazines
Breast reconstruction surgery following mastectomy
Carpal tunnel wrist supports
Chelation therapy
Chiropractors
Circumcision
Co-insurance amounts
Cold/hot packs
Condoms
Contact lenses, materials, and equipment
Co-payments

Crutches
Dental sealants
Dental services and procedures
Dentures and adhesives
Diabetic supplies
Diagnostic items/services
Drug addiction treatment
Drug overdose, treatment of
Eye examinations, eyeglasses, equipment, and materials
First aid kits
Flu shots
Fluoridation services
Gauze pads
Glucose-monitoring equipment
Guide dog
Hearing aids
Hospital services
Immunizations
Incontinence supplies
Insulin
Laboratory fees
Laser eye surgery; Lasik
Liquid adhesive for small cuts
Lodging at a hospital or similar institution
Mastectomy-related bras
Medical alert bracelet or necklace

Medical information plan charges
Medical monitoring devices
Medical records charges
Norplant insertion or removal
Obstetrical expenses
Occlusal guards
Operations
Optometrist
Organ donors
Orthodontia
Orthopedic shoe inserts
Osteopath fees
Ovulation monitor
Oxygen
Physical exams
Physical therapy
Pregnancy test kits
Preventive care screenings
Prosthesis
Psychiatric care
Radial keratotomy
Reading glasses
Rehydration solution
Rubbing alcohol
Screening tests
Shipping and handling fees
Sleep-deprivation treatment
Smoking-cessation programs

Speech therapy
Sterilization procedures
Stop-smoking program
Supplies to treat medical condition
Support braces
Surgery
Taxes on medical services and products
Telephone for hearing-impaired persons
TV for hearing-impaired
Therapy
Thermometers
Transplants
Transportation expenses for person to receive medical care
Tuition evidencing separate breakdown for medical expenses
Vaccines
Vasectomy/Reversal
Viagra
Vision correction procedures
Walkers
Wheelchair
X-ray fees

Potentially Qualifying Items—Drugs and Medicine

Allergy medicine
Antacids
Antibiotic ointments
Antihistamines
Anti-itch creams
Aspirin
Asthma medications/devices
Bactine
Birth-control pills
Calamine lotion
Claritin
Cold medicine
Cough suppressants
Decongestants
Diaper rash ointments/creams
Diarrhea medicine

Ear wax removal drops
Eczema treatments
Expectorants
Eye drops
Fever-reducing medications
First aid cream
Fluoride Rinses
Headache medications
Hemorrhoid treatments
Insect-bite creams and ointments
Hormone replacement therapy
Laxatives
Menstrual pain relievers
Morning-after contraceptive pills
Motion-sickness pills
Nasal strips or sprays

Sinus medications
Spermicidal foam
Sunscreen
Sun protective clothing
Throat lozenges
Toothache/teething pain relievers
Wart removers
Yeast infection medications

SPECIAL RULES APPLY

The IRS states that OTC items classified as drugs and medicine are only eligible if they are accompanied by a doctor's prescription.

The IRS also states that to pay for

eligible drugs and medicines with the EBS One Card, additional rules apply. Prior to the purchase, the participant must provide the pharmacist with a copy of the prescription, and the pharmacist must assign the item an Rx number. The pharmacist must keep a record of the Rx number, the name of the purchaser (or the person for whom the prescription applies), and the date and amount of the purchase. Also, the pharmacy must provide the records for review to the employer or another agent upon request.

Eligible Dependent Care Expenses

Care in your home, someone else's home, or in a daycare center for child care and/or eldercare. Licensing requirements may apply.

Registration fees to a daycare.
Before and after school care for children under age 13.
Education expenses for a child not yet in kindergarten, such as

nursery school expenses.
Expenses paid to a relative are eligible, however, the relative cannot be under age 19 or a tax dependent.

Day camp (not overnight) expenses if the camp qualifies as a day care center.
FICA and FUTA payroll taxes of the daycare provider.

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Potentially Qualifying Expenses A Certification of Medical Necessity form must be completed by your physician.

AA meetings, transportation to	Ear plugs	fertility treatments	Rogaine
Acne treatment	Egg donor fees	Lodging not at a hospital or similar institution	Rubdowns
Adaptive equipment	Eggs and embryos, storage fees	Lodging of a companion	Schools and education, residential
Air conditioner	Elevator	Masks, disposable	Schools and education, special
Air purifier	Exercise equipment or programs	Massage therapy	Service animal, to assist individual with mental health disabilities
Alternative healers	Fertility treatments	Meals at a hospital or similar institution	Smoking-cessation medications
Automobile modifications	Fiber supplements	Medical conference admission, transportation, meals, etc.	Special foods
Behavioral modification programs	Fitness programs	Medicines and drugs	Sperm, storage fees
Birthing classes	Food thickeners	Mentally handicapped, special home for	St. John's Wort
Blood storage	Foods	Mineral supplements	Stem cell, harvesting; storage of
Books, health-related	Gambling problem, treatment for	Naturopathic healers	Student health fee
Breast pumps	Genetic testing	Nicotine gum or patches	Sunburn creams and ointments, medicated
Capital expenses	Glucosamine	Nonprescription drugs and medicines	Sunglasses
Car modifications	Hand sanitizer	Nursing services provided by a nurse or other attendant	Swimming lessons
Cayenne pepper	Health club fees	Nutritional supplements	Swimming pool maintenance
Childbirth classes	Health institute fees	Nutritionist's professional expenses	Transportation of someone other than the person receiving medical care
Chinese herbal practitioner	Herbs	Occupational therapy	Transportation to and from a medical conference
Chondroitin	Holistic or natural healers	Orthopedic shoes	Treadmill
Christian Science practitioners	Home care	Personal trainer fees	Tuition for special-needs program
Classes, health-related	Home improvements (such as exit ramps, widening doorways, etc.)	Petroleum jelly	Ultrasound, prenatal
Club dues and fees	Humidifier	Prenatal vitamins	Umbilical cord blood storage
Compression hose	Hypnosis	Prescription drugs	Varicose veins, treatment of
Contraceptives	Inclinor	Probiotics	Veterinary fees
Counseling	Infertility treatments	Propecia	Vitamins
Crowns, dental	IVF (in vitro fertilization)	Psychoanalysis	Weight-loss programs and/or drugs prescribed to induce weight loss
Dancing lessons	Lactation consultant	Psychologist	Wigs
Deductibles	Lactose intolerance tablets	Rental cars	
Diabetic socks	Lamaze classes	Retin-A	
Dietary supplements	Language training		
Disabled dependent care expenses	Lead-based paint removal		
DNA collection and storage	Learning disability, instructional fees		
Doula	Legal fees in connection with		
Drugs and medicines			
Dyslexia treatment			

Ineligible Items/Services

Appearance improvements	Face lifts	Meals of a companion	Safety glasses
Babysitting and child care	Feminine hygiene products	Meals while attending a medical conference	Shampoos
Car seats	Founder's fee	Missed appointment fees	Shaving cream or lotion
Cologne	Funeral expenses	Moisturizers	Skin moisturizers
Controlled substances in violation of federal law	Hair colorants	Mouthwash	Soaps
Cosmetic procedures	Hair removal and transplants	Nail polish	Surrogate or gestational carrier expenses
Cosmetics	Hand lotion	Nursing services for a baby	Tanning salons and equipment
Dental floss	Household help	One-a-day vitamins	Teeth whitening
Deodorant	Illegal operations and treatments	Perfume	Toiletries
Dependent care expenses	Lipsticks	Permanent waves	Toothbrushes
Diapers or diaper service	Lodging while attending a medical conference	Prepayments	Toothpaste
Diet foods	Makeup	Prescription drug discount programs	Transportation costs of disabled individual commuting to and from work
Drug testing kits for home use	Maternity clothes	Prescription drugs and medicines obtained from other countries	Veneers
Ear piercing	Mattresses	Recliner chairs	Vision discount programs
Electrolysis or hair removal	Meals not at a hospital or similar institution		
Face creams			

This is not a comprehensive list and is subject to change at any time and without notice. A complete list is available on the www.ebsrmsco.com website. Plan restrictions may apply.