



TRISTAR®

LIST OF ELIGIBLE & INELIGIBLE HEALTHCARE EXPENSES

The following list represents expenses that are frequently submitted for reimbursement under Health Flexible Spending Accounts (FSA). This list is not intended to be exhaustive and is only as a general guide. Consequently, expenses contained in this general list may be denied if the supporting claims documentation is insufficient or shows that the expense was incurred for services not considered medical care, such as cosmetic procedures. If an item falls under the "potentially eligible" category it will require a **Letter of Medical Necessity (LOMN)** and/or **Prescription** from your health care provider to be considered eligible for reimbursement. Payment of claims will be based on the rules set out in the applicable regulations, your employer's plan design (some plans exclude specific items that would otherwise be reimbursable), the information on the claim form and the required substantiation documentation submitted for reimbursement; which must include the following:

- The type of service performed (Or your doctor's prescription for an Over-The-Counter product)
- The date the services were incurred (Not necessarily the date of payment)
- The name of the provider (and, if applicable, the name of store where Over-The-Counter products were purchased)

Description of Expense	Eligible Expense	Potentially Eligible Expense LOMN RX	RX Prescription Required OTC	Not Eligible	Additional Information/Examples
Acne Treatment	X				Examples: Acne Free, Clearasil, Neutrogena Acne Treatment, Proactiv Solution, Stri-Dex
Acupuncture	X				
Adaptive Equipment		X			Equipment for a major disability Equipment to assist you with Activities of Daily Living
Adoption Fees				X	
Adoption, Pre-Adoption Medical Expenses	X				Medical expenses incurred by your adopted child who is claimed as a dependent. Expenses during the adoption process are eligible as long as the child qualifies as your dependent.
Airborne				X	
Air Conditioners/Purifiers		X			Must be used primarily for the individual with the medical condition.
Alcoholism or Drug Abuse or Substance Abuse Treatment	X				Inpatient treatment, including meals and lodging provided by a licensed addiction center, Outpatient care, Transportation expenses associated with attending meetings (including AA groups)

TRISTAR Benefit Administrators

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Allergy Medicines	X				Examples: Actifed, Benadryl, Claritin, Clor-Trimeton, Sudafed, Zyrtec
Allergy Products		X			Must be for treatment of severe allergies. Examples: HEPA furnace filters, Humidifier, special pillow cases, mattress covers
Alternative Medicine		X			Must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder.
Ambulance	X				
Analgesics/Antipyretics	X				Examples: Advil, Aleve, Aspirin, Ibuprofen, Midol, Pamprin, Tylenol, Icy Hot, BenGay
Antacids	X				Examples: Maalox, Gas-X, Mylanta, Tums, Pepcid AC, Tagamet HB, Zantac 75
Anti-Arthritics	X				Examples: Glucosamine, Chondroitin
Antibiotics, Topical	X				Examples: Bacitracin, Neosporin, Triple Antibiotic Ointment
Antibiotics, Yeast Infection	X				Examples: Gyne-Lotrimin, Monistat, Mycelex 7, Vagistat-1
Anti-Diarrheal	X				Examples: Imodium AD, Kaopectate, Pepto-Bismol
Antifungal	X				Examples: Lamisil AT, Lotramin AF, Micatin
Anti-itch products	X				Examples: Bactine, Calamine, Cortaid, Hydrocortisone, Lanacort
Arthritis Gloves	X				
Artificial Limbs	X				
Baby Formula					If your baby requires a special formula to treat an illness or disorder, the difference in cost between the special formula and routine baby formula can be reimbursed.
Band-Aids/ Bandages	X				
Beds, mattresses		X			In rare cases, a portion of the expenditure might qualify if a unique type mattress is prescribed by a physician to treat a specific medical condition. Any types of support for the mattress, like box springs or special foundations, are not eligible. Only the difference in price between a regular mattress and one that meets specific medical needs will be reimbursed.
Bedside Commodes	X				
Birth Control	X				Examples: Demulen, Depo-Provera, Loestrin, Lo-Ovral, Ortho Novum, Ortho Tri

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					Cyclen, Ovral, Tri-Norinyl, Triphasil, and Yasmin, Intrauterine Device(IUD), Norplant
Birth Control (OTC)	X				Examples: Condoms, Ovulation kits
Blood Pressure & Heart Monitors	X				
Blood Sugar Test Kits and Test Strips	X				
Body Scans	X				
Breast Pumps	X				Breast Pumps and Supplies that assist lactation will qualify as medical care expenses under Code Section 213(d).
Breast Reconstruction surgery following Mastectomy	X				Will qualify to the extent that surgery was done following a mastectomy for cancer. This is an exception to the general rules regarding cosmetic procedures.
Calcium Supplements	X				Examples: Calcium Carbonate, Calcium Citrate, Calcium Gluconate, Calcium Lactate, Caltrate, Citrical, Tricalcium Phosphate.
Carpal Tunnel Wrist Supports	X				
Childbirth Class	X				Does not include: Breastfeeding Classes, Newborn or New Infant Care Classes, or Parenting Classes.
Chiropractic	X				
Christian Science Practitioners	X				Payments for medical care can be reimbursed.
Cialis	X				
Circumcision	X				A bris performed in the home by a Rabbi is not an eligible expense.
COBRA Premiums				X	
Co-Insurance	X				Cannot be reimbursed by secondary insurance or any other source.
Cold/Hot Packs	X				Only cold/hot packs sold as medical supplies will qualify; those sold for other purposes (e.g., to keep beverages cold or hot) won't qualify.
Cold & Flu Medicines	X				Examples: Actifed, Advil Cold and Sinus, Children's Advil Cold, Nyquil, Pediacare, Nasal Sprays, Cough Drops
Cold Sore Medicines	X				Examples: Abreva, Herpecin
Condoms	X				
Contact Lenses	X				Contact lenses, cleaning and soaking solutions, and lens storage cases are all eligible.

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Co-payments	X				Cannot be reimbursed by secondary insurance or any other source.
Cosmetics				X	Examples of ineligible cosmetics include: skin moisturizers, perfumes, lipsticks, fingernail polishes, eye and facial makeup, shampoos, hair colors, toothpastes, and deodorants.
Cosmetic Dentistry				X	Examples of Ineligible expenses: teeth whitening or bleaching, porcelain veneers
Cough Medicine	X				Examples: Chloraseptic, Cough drops, Mucinex, Robitussin, Throat lozenges, and Vicks 44.
Counseling	X				If counseling is provided to treat a medical or mental diagnosis and is rendered by a licensed provider
CPAP Devices	X				
Crowns	X				
Crutches	X				
Dancing Lessons				X	
Deductibles	X				Cannot be reimbursed by secondary insurance or any other source.
Dental Maintenance Organization (DMO)				X	
Dental Care	X				Covered services include, but are not limited to; Bridges, Cleanings, Crowns, Dental Implants, Dentures, Endodontic care, Extractions, Fillings, Orthodontia (Ortho contract is required), Periodontal services, Routine prophylaxis, Sealants and X-rays.
Dental Floss				X	
Dentures and denture care	X				
Diabetic Supplies	X				Diabetic socks are eligible, If used to treat or alleviate a specific medical condition, but only the excess cost of the specialized socks over the cost of regular socks will qualify.
Diaper Rash Creams	X				Examples: A+D Ointment, Desitin
Diapers			X		If used to relieve or ameliorate the effect of a particular disease or medical condition. In addition, adult diapers are eligible as treatment for incontinence.
Dietary Supplements			X		Must be necessary to treat a specific medical condition

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Doctor Fees	X				In addition to all expenses for care not reimbursed by any other source, eligible expenses include, but are not limited to; Out-of-network providers, Charges by your physician for letters of medical necessity to schools, etc.
Doulas		X			If the doula is a licensed health care professional who renders medical care, his/her fees can be reimbursed
Drug Addiction, (treatment of)	X				Eligible expenses include, but are not limited to; Inpatient treatment, including meals and lodging by a licensed addiction center, Outpatient care, and Transportation expenses associated with attending outpatient meetings, including AA groups, if attending on a doctor's referral.
Drug Overdose Treatment	X				
Drugs and Medicines		X			Will qualify if primarily for medical care, legally procured, and generally accepted as medicines and drugs. A Prescription is required.
Ear Care	X				Examples: Ear Candles, Ear Bulb Syringes, Ear drops and Ear wax removal.
Ear Plugs			X		Must be prescribed to treat a specific medical condition, such as the presence of middle/inner ear tubes.
Education		X			Payments made to a special school for a mentally impaired or physically disabled person qualify as reimbursable if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect.
Electrolyte Replacements			X		Example: Pedialyte
Exercise Equipment		X			Must be medically necessary
Exercise Programs		X			Must be medically necessary
Eye Care	X				Examples include, but are not limited to; Reading glasses.
Eye Drops	X				

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Eyeglasses / Eye Exams	X				Includes prescription sunglasses and reading glasses (even those purchased over-the-counter)
Face Lifts				X	
Feminine Hygiene Products	X				
Fertility Enhancement	X				Includes ovulation predictor kits and pregnancy tests.
Fertility Treatments	X				Eligible medical expenses include: Artificial insemination, Egg Donor and/or Sperm Donor charges for recipient, fertility exams, and reverse vasectomy.
Fever Reducing Medications	X				
Fiber Supplements			X		Examples: Benefiber, and Metamucil. Won't qualify if used for general health purposes or other personal reasons.
Finance Charges				X	
First Aid Kit / Supplies	X				Examples: Antiseptics, Bandages, Cold/Hot packs, Joint supports, Liquid bandages, Peroxide, Rubbing alcohol, and Splints.
Fitness Programs		X			Fees paid for a fitness program may be eligible if prescribed by a physician stating that treatment is necessary to alleviate a medical condition such as obesity. The expense must not have been incurred "but for" the disease. Membership expenses will not qualify if they are merely beneficial for general health or if they would have been incurred even in the absence of a particular medical condition. For example, if you belonged to the health club before being diagnosed, then the fees would not qualify.
Fitbits				X	
Fluoride Rinse / Pills			X		Examples; Act and Colgate Phos-flur.
Flu Shots	X				
Food		X			Food MAY be eligible if prescribed by a medical practitioner to treat a specific illness or ailment and if the food does not substitute for normal nutritional requirements. The amount that qualifies is limited to the amount by which the cost of the special food exceeds the cost of commonly available versions of the same

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					product. Ineligible foods include sugar free and gluten free foods.
Foot Care	X				Examples: Arch and insole supports, bunion, blister and corn treatments, callous removers.
Funeral Expenses				X	
Gauze Pads	X				
Glucose Monitoring Equipment	X				Items such as blood glucose meters and glucose test strips are reimbursable.
Glucosamine	X				
Guide Dogs	X				(see service animals)
Hand Sanitizer (60% + Alcohol)	X				Examples include, but are not limited to; Germ-X, Nexcare, and Purell. Also includes Hand sanitizing wipes to prevent Covid-19
Healing Ointments	X				Example: Aquaphor by Eucerin
Hearing Aids	X				Also includes batteries
Hemorrhoid Treatments	X				Examples: Preparation H, Tronolane
Herbal Supplements			X		Examples: Echinacea, Ginkgo Biloba, Soy
Home Diagnostic Kits or Tests	X				Examples: Blood pressure monitors, Cholesterol tests, Colorectal screenings, Diabetic equipment and supplies, HIV tests, and Pregnancy Tests.
Hormone Replacement Therapy (HRT)	X				Will qualify if used primarily for medical care (treat menopausal symptoms such as hot flashes, night sweats).
Hospital Services	X				Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution qualify if the primary reason is for medical care.
Household Help				X	
Hypnosis		X			
Immunizations	X				Includes those recommended for overseas travel.
Incontinence Products	X				May be reimbursed if used for a diagnosed medical condition. Examples: Attends and Poise.
Insulin	X				Equipment needed to inject the insulin, such as syringes or pumps also qualify as medical expenses.
Insurance Premiums				X	Under IRS rules, insurance premiums cannot be reimbursed under a Health Care FSA.
Lab Fees	X				

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Lactation Consultant		X			Services rendered by a licensed provider can be reimbursed.
Lactose Intolerance Supplements					Examples: DairyCare, Digestive Advantage, and Lactaid.
Lamaze Classes	X				
Laser Eye Surgery	X				
Laxatives			X		
Learning Disabilities		X			The portion of tuition/tutoring fees covering services rendered specifically for your child's severe learning disabilities caused by mental or physical impairments and paid to a special school or to a specifically-trained teacher may be reimbursed if prescribed by a physician... Examples: Remedial reading for your child or dependent with dyslexia, or Testing to diagnose.
Lifetime Care				X	Fees or advance payments made to a retirement home or continuing care facility are not reimbursable.
Lodging		X			Up to \$50 per night is eligible if the following conditions are met: The lodging is primarily for and essential to medical care; The medical care is provided by a doctor in a licensed hospital or medical care facility related to a licensed hospital; the lodging is not lavish or extravagant; and there is no significant element of personal pleasure or leisure in the travel.
Lodging, for companion		X			Your companion's lodging can be reimbursed if he or she is accompanying the patient (you or your eligible dependents) for medical reasons and it meets the criteria listed above. Meals are not eligible. Example: Parents traveling with a sick child, up to \$100 per night (\$50 per person) may be reimbursed, as well as lodging and pre and post-hospitalization for bone marrow transplants.
Lodging, special		X			The cost of a special home or step-down facility for your mentally handicapped dependent, recommended by a psychiatrist to help your dependent adjust after inpatient mental health care to community living, can be reimbursed.

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Long-Term Care Insurance Premiums				X	Under IRS rules, insurance premiums cannot be reimbursed under a Health Flexible Spending Account.
Massage Therapy	X				If used to reduce stress or improve general health, this is not reimbursable. However, if prescribed by a physician for a specific illness, injury, trauma or condition, this may be reimbursed.
Medical Alert Bracelet	X				Watches with medical alert identifications are not eligible.
Medical Information Plan	X				Amounts paid to a plan that maintains electronic medical information for you, your spouse, or dependents are eligible for reimbursement.
Medical Records	X				Costs associated with copying or transferring medical records to a new provider are eligible for reimbursement.
Medical Services	X				Expenses for medical services by a physician or other health care provider can be reimbursed.
Medicated Lip Products	X				Examples Blistex Medicated Lip Ointment, Carmex Medicated Lip Balm, and Neosporin Lip Treatment.
Motion Sickness Medicines and wristbands	X				Examples Bonine, Dramamine, and Marzine.
Nasal Strips or Sprays	X				Examples: Breath Right, and Snoreeze.
Nursing Care and Services (Private duty nursing)		X			This is eligible, whether provided in your home or another facility. The nurse needs not be an R.N. or L.P.N., so long as the services rendered are of a kind generally performed by a nurse. These include services directly related to caring for and monitoring your, or your dependent's condition including, but not limited to; Preparing and giving medication, Changing dressings and providing wound care, Monitoring vital signs, and assessing responses to prescribed treatments, and documenting those assessments in written notes. Please note that if the providing nurse also provides household and personal services, those are not reimbursable.
Nursing Home		X			Expenses for medical care in a nursing home, including meals and lodging may be

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					reimbursed if the main purpose of the stay is to receive medical care. Please note that if the primary reason for confinement is personal (you or your spouse or dependent needs assistance with activities of daily living, and safety issues), only the portion of the cost that is related to medical care or nursing services may be reimbursed.
Nursing Services for a Newborn Baby				X	Will not qualify if the baby is normal and healthy.
Nutritional Supplements			X		Dietary, nutritional, and herbal supplements, vitamins, and natural medicines are not reimbursable if they are merely beneficial for general health. However, they may be reimbursable if recommended by a medical practitioner to treat a specific medical condition.
Nutritionist		X			Nutritional services related to the treatment and guidance of a specific diagnosis or medical condition can be reimbursed.
Obstetrical Expenses	X				
Occlusal Guards to Prevent Teeth Grinding	X				
Occupational Therapy	X				
Optometrist	X				
Oral Care	X				Examples: Anbesol, Orajel.
Organ Donors	X				
Orthodontia	X				Requires an Orthodontia contract which lists length of treatment, and amount responsible to pay. You can be reimbursed the initial fees, plus any monthly payments. If paid in full, the amount reimbursable will be split between the months remaining in the contract.
Orthopedic Shoes		X			Only shoes custom-fitted to the wearer's feet are eligible. Furthermore, only the cost difference between the custom-made shoe and a regular comparable shoe is reimbursable, Mass produced shoes are not eligible.
Orthotics	X				Custom-made and over-the-counter inserts are eligible.
Osteopath Fees	X				

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Over-the-counter medicines	X				
Ovulation Monitor	X				
Oxygen		X			
Pain Relievers	X				Examples: Advil, Aleve, Aspirin, Ibuprofen, Midol, Naprosyn, Pamprin, and Tylenol.
Pediculicide	X				Examples: Nix, and Rid.
Penile Implants		X			Amounts paid for implants may be eligible if the diagnosis of impotence is due to causes, such as diabetes, post-prostatectomy complications, or spinal cord injury.
Personal Trainer Fees		X			Will qualify if a medical practitioner has recommended a supervised exercise regimen in order to treat a disease or injury, and if incurred for a limited duration of time.
Physical Exams	X				
Physical Therapy	X				
Pillows; lumbar support		X			Pillows or cushions that provide lumbar support may be eligible if prescribed by a health care provider to alleviate a specific medical condition. Only the difference in price between a regular pillow and one that meets specific medical needs will be reimbursed.
Post-Mastectomy Clothing	X				Prosthetic bras and related clothing purchased after any surgical procedure related to breast cancer are eligible. Prosthetic bras and inserts are reimbursable at 100%. Tank tops and swimwear with built in prosthetic bras are reimbursed up to 50% of the total cost not to exceed \$75.
Pregnancy Aids	X				Items that relieve or reduce the discomfort of pregnancy may be reimbursed. Examples: Maternity girdles, Elastic Hosiery, and Maternity support belts.
Pregnancy Tests	X				
Prenatal Vitamins	X				Prenatal vitamins taken during pregnancy would qualify. Vitamins taken at other times will require a prescription
Prescription Drugs	X				
Preventative Care Screenings	X				Eligible if the tests are designed to assess symptoms of a medical diagnosis.

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					Examples: Clinic and home testing kits for blood pressure, glaucoma, cataracts, hearing, cholesterol, etc.
Prosthetics	X				
Psychiatric Services and Care	X				
Psychoanalysis	X				
Psychologist	X				
Reading Glasses	X				
Reflexology		X			If used to reduce stress or improve general health, this is not reimbursable. However, if prescribed by a physician for a specific illness, injury, trauma or condition, this may be reimbursed.
Retin-A		X			Generally won't qualify if purchased for cosmetic purposes (for example to reduce wrinkles), even if recommended by a medical practitioner. But may qualify for a specific medical condition (e.g. acne vulgaris) and not for cosmetic purposes. A Prescription is required
Rogaine		X			A prescription is required. Not reimbursable if merely to treat baldness associated with normal aging.
Rubbing Alcohol		X			Will qualify if purchased for first aid purposes. (E.g. when purchased in first aid quantities in a pharmacy or first-aid section of a retail store.
Safety Glasses				X	
Scale				X	
Schools and Education, Residential		X			Certain payments made to a residential school or program to treat individuals for behavioral, emotional, and/or addictive conditions qualify if the primary purpose of the program is medical care.
Schools and Education, Special		X			Payments made to a special school for mentally impaired or physically disabled persons, qualify if the main reason for using the school is its resources for relieving the disability. This includes but is not limited to; Braille to the visually impaired, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect. If the child is attending the school simply to

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					benefit from the courses and disciplinary methods, the expenses will not be reimbursed.
Screening Tests		X			Will qualify if the tests are used for medical diagnosis. Examples include but are not limited to; hearing, vision, and cholesterol screenings.
Service Animals	X				Expenses to train or procure any guide dog, signal dog, or other animal individually trained to provide assistance to you, or tax dependent with a disability, can be reimbursed. Expenses such as food, medications, vet visits, and dental care products needed for the care and maintenance of service of the animals are also eligible.
Shipping and Handling	X				Shipping and handling charges for medical needs, such as mail-order prescriptions and eligible over-the-counter items are reimbursable.
Sinus Medications	X				Examples; Nytol, Tylenol PM, and Unisom.
Smoking Cessation Medicines	X				A prescription is required. Examples: Commit, Nicoderm CQ, Nicorette, and Nicotrol. Please note that store brand items are also reimbursable.
Speech Therapy	X				
Sterilization Procedures	X				
Sterilization Reversal	X				
Student Health Fee				X	
Sunburn / Burn Relief	X				A prescription is required. Examples: Aloe Vera, and Solarcaine.
Sunglasses	X				Sunglasses must be prescribed to qualify.
Sunscreen	X				Sunscreen products with an SPF of 15 or higher are eligible. Lotions or cosmetics that contain ingredients to protect you from the sun and/or list SPF are not eligible.
Swimming Lessons		X			Will only qualify if prescribed to treat a medical condition.
Tanning Salon or Equipment		X			Not eligible if just to improve general health or appearance. However, this may be reimbursed for treatment of certain skin disorders, such as eczema and psoriasis.
Taxes	X				Taxes on medical services and products may be reimbursed. This includes local, state, service or other taxes.

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Teeth Whitening		X			Teeth whitening products or services to enhance the brightness of your teeth are cosmetic and <i>cannot</i> be reimbursed. However, teeth whitening performed to restore function after an injury or trauma or to correct a congenital disease can be reimbursed.
Telephone For Hearing Impaired	X				Eligible expenses include the purchasing or repairing of special telephone equipment for you or your dependents, with a hearing impairment.
Temporary Continuation of Coverage Premiums				X	Under IRS rules and regulations, insurance premiums cannot be reimbursed through a Health Care FSA.
Thermometers	X				
Toothache and Teething Pain Relievers	X				
Toothbrushes				X	Toothbrushes, including electric or battery-powered; for example a Sonicare toothbrush, are personal care items and are not eligible for reimbursement. They are still <i>not</i> eligible even if recommended by a dentist or other licensed professional.
UCR, Charges Above	X				Medical expenses in excess of your plan's usual, customary and reasonable (UCR) charges may be reimbursed if the underlying expense is eligible.
Ultrasound, pre-natal	X				An ultrasound ordered by your physician to monitor fetal growth, and/or to diagnose, treat or monitor a pregnancy-related condition is a covered expense even if your health plan does not provide coverage. An ultrasound not ordered or performed by a physician or other licensed professional, and/or not intended to diagnose, treat or monitor a pregnancy-related condition is not an eligible expense.
Vaccines	X				
Varicose Vein Treatment		X			Will not qualify if merely to improve appearance. May qualify if procedure promotes the proper function of the body or prevents or treats illness or disease.
Vasectomy	X				
Vasectomy Reversal	X				

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Veneers				X	Will not qualify if used primarily for cosmetic purposes.
Viagra	X				
Vision Corrective Procedures	X				
Walkers	X				
Wart Removal	X				Examples: Compound W, Dr. Scholl's Clear Away, and Wart-off.
Weight Loss Drugs		X			Drugs prescribed by a health care provider for weight loss are eligible. However, OTC drugs, such as Alli, are only potentially eligible. A prescription is required.
Wheelchair & Wheelchair Accessories	X				
Wig		X			The full cost of a wig purchased because the patient has lost all of his or her hair from disease or treatment is reimbursable.
X-Ray Fees	X				

Specific expense eligibility questions should always be directed to TRISTAR. Callers should be prepared to provide information regarding the specific plan.

General calls and questions will not be treated as "pre-approval" of an expense. Pre-approval of expenses are generally not required by Health FSAs.

This document is a client informational piece only, and is not designed for general distribution.