

The below list is only a general summary; it is not comprehensive and is subject to change at anytime without notice. Please consult **IRS Publication 502** and the enrollment materials provided by your employer for more details. If you are unsure whether a claim is eligible, please contact Janna Dyer at (303) 750-6200, ext. 706 or jdyer@bigroupinc.com.

ALLOWABLE EXPENSES

| | | |
|---|--|---|
| Abortion, legal | Dermatologist, Gynecologist, | Nursing home (if for medical operations and related treatments) |
| Acupuncture | Midwife, Neurologist, Obstetrician, | Oxygen equipment |
| Ambulance hire | Ophthalmologist, Optometrist, | Over-the-counter medications (i.e., antacids, allergy medication, cold medicines, cough drops, pain relievers, laxatives, sinus medicine, etc.) |
| Artificial limbs and teeth | Osteopath, Licensed Pediatrician, | Orthodontia |
| Bandages/Band-Aids | Podiatrist, Practical Nurse, Psychoanalyst, Psychologist, Diathermy, Mental Illness, Surgeon | Prescribed drugs and medicine |
| Blood donor expenses | Fertility treatments | Radial keratotomy |
| Birth control pills/condoms | Food and beverages (if prescribed) | Special schooling/equipment for physically or mentally handicapped |
| Body scan | Guide dog and its upkeep | Spinal tests |
| Braille books and magazines (only the amount paid in excess of regular books and magazines) | Hearing aids and batteries | Sterilization |
| Car, special accommodations (for disability) | Hospitalization, fees for | Smoking cessation patches and gums |
| Contact lenses | Insulin | Smoking cessation programs |
| Contact lens solution | Iron lung | Therapy |
| Copays under insurance plan | Laser eye surgery; Lasik | Transplants |
| Crutches | Lead-based paint removal to prevent lead poisoning | Transportation for medical care |
| Deductibles under insurance plan | Legal fees for treatment illness | Vaccines |
| Dental expenses | Medical supplies (breathe-right strips, hot/cold packs, splints, etc.) | Vision expenses |
| Dentures | Mileage to and from healthcare provider, hospital, pharmacy (rate as of 01/01/2009 is \$0.24 per mile) | X-ray & lab expenses |
| Drug addiction treatment | Nurses' expenses and board | Walkers |
| Eyeglasses, prescription | Nursing care | Wheel chair |
| Fees to doctors, hospital, etc, including: Anesthesiologist, Chiropractor, Christian Science Clinic, Dentist, | | |

POTENTIALLY ALLOWABLE EXPENSES

The expenses listed below are eligible only if used to treat a specific medical condition and must be accompanied by a letter of medical necessity from your attending physician. Please contact Janna Dyer for details and guidelines.

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|-----------------------------|---|--------------------------------|
| Air purifiers | Mastectomy, special bras (only the amount paid in excess of regular bras) | Sunglasses |
| Breast pumps | Orthopedic shoes (only the amount paid in excess of regular shoes) | Sunscreen lotion |
| Genetic testing | Psychiatric Care (does not include marital/couples counseling) | Vitamins |
| Herbal supplements | | Weight loss equipment/programs |
| Hormone replacement therapy | | Wigs (hair loss from disease) |
| Massage therapy | | |

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NON-ALLOWABLE EXPENSES



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|---|--|---------------------------------------|
| Advance payment for future medical expenses | Electrolysis or hair removal | Insurance premiums |
| Athletic club membership | Expenses to improve general health | Mattresses |
| Aromatherapy | Feminine care | “No Show” physician visits |
| Baby oil, baby wipes | Funeral expenses | Nutritional supplements |
| Bottled water | Hair transplant | Petroleum jelly |
| Commuting expenses for the disabled | Health programs at resorts, health clubs and gyms for general health | Safety glasses |
| Counseling, marital/couples/family | Herbal remedies | Social activities |
| Cosmetic products | Household help | Scientology counseling |
| Cotton Swabs | Hygiene products | Teeth Whitening |
| Diaper service | Illegal operations and treatments | Travel for general health improvement |
| Domestic help | Illegally procured drugs | Vitamins for general health |