



# Flexible Spending Accounts

Expenses must be incurred during the plan year in order to be eligible for reimbursement. Mercer's Plan Year begins July 1<sup>st</sup> and ends June 30<sup>th</sup>. All over-the-counter (OTC) items marked with a ♦ require a note of medical necessity from a licensed practitioner.

Below is a list of commonly eligible medical items and services. Final eligibility is determined based upon the IRS guidelines for that tax year. The current IRS publication 502 is available at:

<https://www.irs.gov/publications/p502/index.html>

## A

Acupuncture  
Alcoholism treatment  
Ambulance service  
Artificial limb or prosthesis

## B

Bandages <sup>OTC</sup>  
Blood transfusions  
Braille books and magazines

## C

Car modifications (for a person with a disability)  
Catheters  
Childbirth classes (mother's costs only)  
Chiropractic care  
Christian Science Practitioner  
Co-insurance charges  
Co-payments  
Condoms <sup>OTC</sup>  
Contact lenses and supplies  
Contraceptive prescriptions  
Crutches

## D

Deductible expenses  
Dental expenses (non cosmetic only)  
Denture adhesives  
Diagnostic Tests and Monitors (blood sugar test kits)  
Dietary supplements <sup>OTC</sup> ♦  
Drug addiction treatment

## E

Eye drops <sup>OTC</sup>  
Eye exams  
Eye surgery (including laser eye surgery)  
Eyeglasses

## F

First aid supplies <sup>OTC</sup>  
Gauze pads <sup>OTC</sup>

Guide dog or other animal for a person with a disability

## H

Hearing aids/batteries  
Herbs <sup>OTC</sup> ♦  
Hospital fees

## I

Immunizations  
Incontinence supplies <sup>OTC</sup>  
Insulin

## L

Laboratory fees  
Learning disability (fees paid to a special school or tutor for a child with severe learning disabilities caused by a medical or physical impairment, provided that the child's physician recommends that the child attend the school or be tutored)

Massage therapy (only is prescribed by a physician for a specific diagnosis and provided by a licensed massage therapist)  
Medical Services provided by physicians, surgeons, and specialists (for non cosmetic services only)

## N

Nicotine gum or patches <sup>OTC</sup>  
Nursing home fees

## O

Office visits  
Ointments for muscle or joint pain or for first aid purposes  
Operations or surgery  
Optical care by Optometrists, Ophthalmologists or Opticians  
Organ transplants  
Orthodontics  
Orthopedic shoes and orthopedic inserts  
Osteopathic treatment  
Oxygen

## P

Physical exams (not employment related)  
Physical therapy  
Prescription drugs (non-cosmetic only)  
Prosthesis  
Psychiatrist  
Psychoanalysis  
Psychologist  
Pre-natal vitamins <sup>OTC</sup>  
Pregnancy tests kits <sup>OTC</sup>

## R

Reading glasses <sup>OTC</sup>  
Rubbing alcohol <sup>OTC</sup>  
Radial keratotomy

## S

Sales tax payable for eligible services or items  
Smoking cessation programs  
Special foods (prescribed by a physician at costs in excess of the costs of commonly available products)  
Suppositories <sup>OTC</sup>

## T

Telephone equipment for hearing impaired  
Thermometers <sup>OTC</sup>  
Therapy or counseling  
Transportation for medical care  
Tubal ligation

## V

Vaccines  
Vasectomy  
Vitamins <sup>OTC</sup> ♦

## W

Wheelchair  
X-rays

### Categories no longer eligible without a prescription

Acid Controllers  
Anti-Diarrheals  
Anti-Parasitic Treatments  
Cough, Cold & Flu  
Hemorrhoidal Preps  
Pain Relievers  
Stomach Remedies

Allergy & Sinus Medicine  
Anti-Gas Products  
Baby Rash Ointments/Creams  
Digestive Aids  
Laxatives  
Respiratory Treatments

Antibiotics  
Anti-Itch & Insect Bite  
Cold Sore Remedies  
Feminine Anti-Fungal/Anti-Itch  
Motion Sickness  
Sleep Aids & Sedatives