



# Alliance Insurance Group

## Employee Benefit Consultants

*Taking the "Guess Work" out of Flexible Spending Account*

### Important Reminder

For each expense, you must submit documentation from the provider or a third party that includes the following:

- Date
- Amount
- Provider
- Type of Expense

Some expenses may require additional documentation to establish eligibility, such as a physician's statement that a certain expense will treat your existing medical condition.

### Equipment

#### Eligible:

- Diabetic supplies including monitoring system, insulin pump, glucose kit, test strips, lancets
- Blood pressure monitor kits
- Condoms
- Denture Supplies
- Female contraceptives and spermicidal products
- Incontinence supplies
- Ovulation and pregnancy tests
- Crutches
- Oxygen equipment and oxygen used to relieve breathing problems that result from a medical condition

#### Ineligible:

- Maternity clothing
- Toilet paper and tissues
- Diapers
- Feminine products including sanitary napkins, tampons, pads

### Assistance for the Disabled

#### Eligible:

- Braille books and magazines in excess of cost of regular editions
- Cost of note-taker for a deaf child in school
- Household visual alert system for hearing impaired
- Walkers, crutches, canes
- Wheelchair and /or including cost if operating/maintaining
- Artificial limbs
- Guide dog or other animal for visually or hearing impaired (includes purchase, training, and care)
- Excess costs of specifically equipping automobile for a

disabled person over the costs of ordinary automobile; device for lifting a disabled person into an automobile

#### Drugs Eligible:

- Prescription Drugs
- Over-the-counter drugs including allergy, cold relief, diabetic treatment (insulin), pain relievers smoking cessation, antacid acid reducers stomach remedies, topical products (not cosmetics)

#### Ineligible:

- Drugs for cosmetic purposes
- Toiletries including shampoo, soap, shaving cream, deodorant, toothpaste
- Drugs that are merely beneficial for general health (e.g. multi-vitamins)

### Procedures/Treatments

#### Eligible:

- Anesthesiologist
- Surgery
- Hospital Services
- Weight loss programs prescribed to treat a medical condition (e.g. Obesity)
- Smoking cessation programs
- Treatment for alcoholism or drug dependency
- Acupuncture
- Infertility Treatment
- Speech Therapy
- Obstetrical and gynecological procedures
- Dermatological procedures
- Chiropractors and osteopaths
- Sterilization and reversed sterilization
- Nursing services for care of a specific medical ailment
- Cosmetic surgery/procedure that treats deformity, caused by an accident or trauma, disease, or an abnormality at birth

#### Ineligible:

- Physical treatments unrelated to specific health problem (e.g., massage for general well being)
- Any illegal treatment
- Cosmetic surgery/procedures that improve patient's appearance but does not meaningfully promote the proper function of the body

or prevent/treat an illness/disease

### Vision/Hearing

#### Eligible:

- Hearing aids, batteries for operation of hearing aids, hearing aid repairs
- Optometrist or ophthalmologist fees
- Eyeglasses
- Contact lenses and cleaning solutions
- Corrective eye surgery including radial keratotomy

#### Ineligible:

- Lens replacement insurance
- Warranties
- Protection plans
- Coating/tints that do not treat a medical condition

### Dental

#### Eligible:

- Dental Care
- Artificial teeth/dentures
- Braces, orthodontic services

#### Ineligible:

- Teeth Bleaching
- Tooth bonding that is not medically necessary
- Adult Orthodontia that is not medically necessary

### Psychiatric Care

#### Eligible:

- Services of psychotherapists, psychiatrists, and psychologists
- Legal fees directly related to commitment of mentally ill person

#### Ineligible:

- Psychoanalysis undertaken to satisfy curriculum requirements of a student
- Marriage counseling

### Insurance

#### Eligible:

- Deductibles and co-payments for health care plans (e.g., medical, dental, vision)
- Co insurance (only the percentage of charges not paid by your health care plan)
- Amounts over usual and customary limits

#### Ineligible:

- All premiums/contributions for insurance coverage (including health insurance, long-term care, loss of income

and loss of life)

- Expenses paid by your health care plan

### Diagnostic/Preventative

#### Eligible:

- Routine/preventative physicals
- X-ray
- Vaccinations/Immunizations
- Flu Shots

#### Ineligible:

- Umbilical cord storage

### Miscellaneous Charges

#### Eligible:

- Shipping, handling, delivery charges, and sales tax for eligible expenses

- Expenses connected with donating an organ

- Lodging expenses (not provided in a hospital or similar institution) not to exceed \$50 per night per individual while away from home if the lodging is primarily for and essential to medical care provided by a doctor

- Transportation expenses primarily for and essential to medical care including mileage, bus taxi, train, plane fares, ambulance services, parking fees and tolls

- Social security tax paid with respect to wages of qualified nurse's service

#### Ineligible:

- Payments for child care (eligible under the Dependent Care PSA)
- Diaper Service
- Distilled water purchase to avoid drinking fluoridated city water supply
- Installation of power steering in an automobile
- Pajamas purchased to wear in hospital
- Mobile telephone used for personal phone calls as well as calls to physician
- Payments for services which are not medical in nature
- Domestic help, companion, babysitter, chauffeur, etc. who primarily render services of a non-medical nature
- Nursemaid or practical nurse who renders general care for healthy infants.

Alliance Insurance Group, LLC

2595 Bell Road

Montgomery, AL 36117

866-396-3967

www.allianceinsgroup.com