



**INSURANCE COORDINATORS
OF MONTANA, INC.**

FLEXCONNECT

Expenses that are Typically Denied for Reimbursement Under a Health Flexible Spending Account

The following list includes expenses, or types of documentation, which are typically denied for reimbursement under a Flexible Benefit Plan. Please feel free to contact a FlexConnect representative if you have any question regarding the allowability of an item. For more information contact FlexConnect or refer to [IRS Publication 502](#), Medical and Dental Expenses.

- ▲ Aroma Therapy
- ▲ Baby Bottles/Cups
- ▲ Baby Wipes
- ▲ Chapstick
- ▲ Controlled Substances
- ▲ Cosmetics
- ▲ Cosmetic Surgery*
- ▲ Deodorants
- ▲ Dietary Foods
- ▲ Exercise Equipment*
- ▲ Weight Loss Program Food Products
- ▲ Diet Drinks
- ▲ Feminine Hygiene Products*
- ▲ Food Supplements*
- ▲ Funeral Expenses
- ▲ Hair Color
- ▲ Hair Replacement*
- ▲ Health Club Dues*
- ▲ Herbal Supplements*
- ▲ Income Protection Insurance Premiums
- ▲ Life Insurance
- ▲ Lip Balm/Lipstick
- ▲ Long-Term Care Expenses or Insurance Premiums
- ▲ Low "Carb" Foods
- ▲ Low Calorie Foods
- ▲ Marriage or Family Counseling
- ▲ Massage Therapy*
- ▲ Maternity Clothes
- ▲ Meals During Travel for Medical Visits
- ▲ Medicare A Insurance
- ▲ Nursing Care for a Health Baby
- ▲ Nutritional Supplements*
- ▲ Perfumes
- ▲ Petroleum Jelly
- ▲ Premiums incurred by an employee or spouse for accident and health insurance policies
- ▲ Skin Moisturizers
- ▲ Shaving Cream
- ▲ Suntan Lotion
- ▲ Shampoo and Conditioner
- ▲ Swimming Lessons
- ▲ Teeth Whitening/Bleaching*
- ▲ The 1.45% hospital insurance benefits tax withheld from your pay as part of the Social Security tax or paid as part of Social Security self-employment tax
- ▲ Toothbrush (including electric)*
- ▲ Toothpaste
- ▲ Travel for Rest or Change
- ▲ Vitamins*
- ▲ Weight loss programs for general health or appearance

Unacceptable Claim Documentation

- ▲ Balance Forward Statements
- ▲ Credit Card Receipts
- ▲ Cancelled Checks

Required Documentation

- ▲ Orthodontia Service Agreement or Contract needed, if required to make payments/required down payment
- ▲ Reimbursement for nonprescription/over the counter medication purchases will require a receipt of purchase indicating the date of purchase, the amount, and the name of the product

**Note: In some instances, items on the list may be allowed if the expense is prescribed by a physician for a specific medical condition.*