

MEDICAL FLEXIBLE SPENDING ACCOUNT (MEDFLEX)

MEDFLEX expenses are eligible for reimbursement if they are for medically necessary health care services*. Below are some examples of eligible and ineligible medical expenses. Keep in mind that many of these are covered by your State health insurance. However, your MEDFLEX account can be used for tax eligible dependents/relatives who are not covered under your health insurance. Refer to IRS Publication 502 and IRS Code Section 213 for a complete list of covered expenses or contact Progressive Benefit Solutions (PBS) for general information regarding eligible and ineligible medical expenses at 1-866-906-8023.

ELIGIBLE MEDICALLY NECESSARY EXPENSES

Dental

Dentures and Bridges
Oral Surgery
Orthodontia and Braces

Eyes

Eyeglasses & Contact Lenses
Laser Eye Surgeries/LASIK
Prescription Sunglasses

Hearing

Hearing Aid Devices and Batteries

Medical Equipment & Supplies

Abdominal & Back Supports
Arches & Orthopedic Shoes
Braille Books/Magazines
Contraceptive Devices
Crutches and Wheelchairs
Home Improvements⁷

Hospital Beds

Medic Alert Bracelet/Necklace

Prosthesis

Syringes

Television/Telephone Hearing Impaired

Wigs

Medical Procedures/Services

Acupuncture

Ambulance

Co-pays & Deductibles

Hospital Services

Infertility Treatments

In-Vitro Fertilization

Lead Based Paint Removal

Long Term Care Expenses

Medical Conferences

Nursing Services⁷

Reconstructive Surgery²

Service Animals⁶

Transplants/Organ Donor

Transportation⁵

Practitioners

Allergist

Christian Science Practitioner

Homeopath/Naturopath

Osteopath

Therapy

Allergist

Alcohol/Drug Addiction Treatment

Counseling⁶

Hypnosis

Occupational/Physical/Speech

Smoking Cessation Programs

Weight Loss Programs⁷

INELIGIBLE EXPENSES

Baby sitting/Childcare

Medications/Controlled Substances In/Outside U.S.

Cosmetic Surgery

Dancing/Fitness/Swimming Programs/Lessons

Diaper Service

Electrolysis/Hair Removal

Exercise Equipment/Personal Trainer⁷

Funeral Expenses

Hair Transplant

Health Club Dues/Fitness Programs⁷

Household Help

Illegal Operations/Treatments

Insurance Premiums

Massage Therapy⁷

Maternity Clothes

Nutritional Supplements/Vitamins⁷

Teeth Whitening

*In order to qualify for reimbursement expenses must: (1) qualify and be medically necessary health care services; (2) not be reimbursed under another health insurance carrier; (3) not be deducted from your income tax return; (4) be incurred during the Plan Year of coverage.

1. Effective date of incurred expenses is the day item is available for pick-up, not the date ordered.
2. If health care treatment or service provided is deemed cosmetic in nature, written proof of medical necessity from your health care provider is required.
3. Prescription Drugs used solely for cosmetic purposes are ineligible for reimbursement.
4. MEDFLEX funds are non-refundable. Please verify with your health practitioner regarding suitability for any surgical procedures before committing the funds to your MEDFLEX.
5. Must be primarily for and essential to medical care.
6. Must be prescribed by a physician to treat, prevent, or alleviate a specific, diagnosed medical illness.
7. May be considered an eligible expense if prescribed by a physician to treat a specific medical condition. Written proof of medical necessity from your physician is required.