



**Note: Pre-payment for services is not allowed. All expenses must be incurred prior to payment with 24HourFlex card or prior to requesting reimbursement from your FSA**

**The following healthcare expenses generally qualify for reimbursement under your FSA/HSA as long as they are for the prevention, treatment, cure or diagnosis of a disease or illness:**

Acupuncture (excluding remedies and treatments prescribed by acupuncturist)	Dental fees (cosmetic procedures not eligible)	Osteopath fees
Alcoholism treatment	Dentures	Oxygen
Ambulance	Diagnostic fees	Periodontist fees
Artificial limbs/teeth	Drug and medical supplies (syringes, needles, etc.)	Physician fees (cosmetic procedures not eligible)
Breast Pumps/Lactation Supplies	Endodontic fees	Podiatrist fees
Chiropractors	Eyeglasses prescribed by your doctor	Prescribed medicines
Contact lenses and solutions	Eye examination fees	Psychiatric care
Co-payments (doctor, dental, vision, pharmacy)	Hearing devices and batteries	Psychologist and psychiatrist fees
Costs for physical or mental illness confinement	Home health care	Radiology
Crutches	Hospital bills	Routine physicals and other non-diagnostic services or treatments
Deductibles	Insulin	Smoking cessation programs
	Laboratory fees	Surgical fees
	Orthopedic devices	Wheelchair
		X-rays and MRI



**Items requiring a letter of medical necessity (under the “Forms” page of 24hourflex.com):**

Bedpans and ring cushions	Reconstructive surgery in connection with birth defect, disease, or accident	Weight loss programs and fees pertaining to a specific disease
Dietary supplements	Shoe insoles/Orthopedic shoes	Wigs for hair loss cause by disease
Foot Spas	Special supplements	
Herbs	Special school for disabled child	
Incontinence supplies	Therapeutic support gloves	
Massages		
Minerals		
Multivitamins		



**Healthcare expenses that do not qualify for reimbursement under an FSA plan\*:**

Cosmetic surgery, procedures, and/or medications	Marriage and family counseling	Premiums you or your spouse pay for insurance coverage (Payroll-deducted premiums sponsored by your employer are eligible under the Premium Only Plan.)
Dental bleaching	Weight loss programs for general health or appearance	Toothbrushes/Toothpaste
Hair restoration	Mail order prescriptions from another country	
Health club or gym memberships for general health		

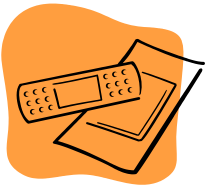
\*Plan restriction may apply. Check with your plan administrator.

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## Eligible Over-the-Counter (OTC) Medical Supplies\*:

Note: You will be able purchase these items with your 24HourFlex card

Adult incontinence products (e.g Depends)	Eye Glasses	Heating pads & hot water bottles
Birth control products	First aid supplies (e.g. band aids)	Insulin & diabetic supplies
Contacts	Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)	Motion sickness devices
Contact lens solution	Hear aid batteries	Supports/braces (e.g. ankle, knee, wrist, therapeutic gloves)
Denture adhesives	Heat wraps (e.g. ThermaCare)	Diabetic Supplies
Ear Supplies (e.g. ear plugs)		



## Over-the-Counter (OTC) Drugs and Medicines Requiring a Prescription\*:

Note: You will not be able to use your 24HourFlex card to purchase these items and will have to manually submit a claim along with a prescription.

Acne medications	Antibiotic products	Pain Relievers (Asprin, Excedrin, Tylenol, Advil, Motrin)
Acid controllers	Cold sore remedies	Respiratory treatments
Allergy & sinus	Cold, Flu, & Allergy Medications	Sleep aids & sedatives
Anti-Diarrheals	Digestive aids	Stomach remedies
Anti-fungal (e.g. Lotramin AF)	Feminine anti-fungal/itch	Toothache relievers
Anti-itch & insect bite (e.g. Caladryl, Cortizone)	Hemorrhoidal preps	Wart remover medications
Anti-gas products	Laxatives	Yeast infection creams
Anti-Parasitic Treatments	Motion sickness	
	Nasal spray (e.g. Afrin)	

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## Items that do not qualify for reimbursement under an FSA/HSA plan\*:

Aromatherapy	Deodorants	Petroleum jelly
Baby bottles and cups	Facial care	Shampoo and conditioner
Baby diapers or wipes	Feminine hygiene products	Skin care
Baby oil	Hair re-growth	Spa salts
Clip-on sunglasses	Low "carb" foods	Tanning Products
Cosmetics	Low calorie foods	Toothbrushes
Cotton swabs	Mouthwash	
Dental floss	Oral care	



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Note: The ability to purchase certain OTC items with your 24HourFlex card may vary by merchant, based on how the individual merchant implements their IIAS system.

Please note that this is not a complete list but is intended to provide examples of what is eligible and what is not eligible for reimbursement. Please email or call us for specific questions.

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www.24HourFlex.com E-mail: info@24hourflex.com  
Customer Support: 1-800-651-4855 x 5 or 303-369-7886 x 5  
Fax: 1-800-837-4817 or 303-369-0003

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## Tips Regarding Submitting Claims for Health Care Expenses

(You can view your account information online at [www.24hourflex.com](http://www.24hourflex.com))

- Each provider receipt or Explanation of Benefits (EOB) must contain the following:
  - 1) **The date of service** (or date the product was purchased)
  - 2) **The cost of the service or product**
  - 3) **A description of the service or product provided**

Note: Credit card receipts, canceled checks and statements that only show “Balance Due” or “Past Due” are not acceptable receipts per IRS guidelines.
- Services must be rendered (or products purchased) during the plan year while you are an active participant in order to be reimbursed.
- If you have entered the plan mid-year or terminated participation, only expenses incurred while you were an active participant are eligible for reimbursement
- Orthodontic work is reimbursed as paid to the provider. Submit orthodontic claims as you pay for services (i.e. submit a claim for 50% down payment when paid and submit receipts for monthly installments when paid). You must submit a receipt that shows payment to the provider within the current plan year.
- Cosmetic surgery/procedures are not eligible expenses unless deemed medically necessary by a licensed physician. 24HourFlex requires a Letter of Medical Necessity from your physician in order to be reimbursed for this type of expense (can be found under the Forms page on our website, [www.24hourflex.com](http://www.24hourflex.com))
- Sign up for direct deposit to receive reimbursements faster (once you have created your online account you can sign up for direct deposit through that login (Under the “User Info” tab and then the “Direct Deposit” tab).

### What is available through our website at [www.24HourFlex.com](http://www.24HourFlex.com)?

- View videos in our Learning Center explaining how FSAs and HSAs work.
- View frequently asked questions and submit questions/ideas through our support forum.
- Download forms including sample receipts, eligible expenses, etc.
- Buy eligible Over-the-Counter items online and have them shipped to your door.
- Upload claims directly through our website.
- Chat with a customer service representative live (8:00 AM to 5:00 PM MDT, Mon - Fri)



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