

Eligible Expense Summary

Flexible Spending Accounts -Health Care -Dependent Day Care

Dependent Day Care Eligible Expenses

A Dependent Care Reimbursement Account allows employees to set aside funds on a pre-tax basis during the plan year for reimbursement of certain expenses related to care of a child (under age 13) qualifying as a tax dependent; children 13 or older with a disability; and any tax dependents with a physical or mental condition rendering them incapable of caring for themselves. One primary stipulation is that these services are required for the employee and/or his/her spouse to work.

A list of historically eligible expenses follows; however, check with your company's Plan Description Documents to verify reimbursement of expenses.

After-School Care or Extended Day Programs
Baby Sitters Fees
Au Pair Expenses
Custodial or Elder Care Expenses
Expenses Paid to a Relative
FICA and FUTA Taxes of Daycare Provider
Nanny Expenses
Summary Day Camp

The above list is not all-inclusive. Your Plan may have different requirements or limitations so you should consult your Plan's governing documents and current IRS guidance for complete information on your Dependent Day Care Flexible Spending Account Eligibility list and process.

EBDS Service

EBDS' FSA Services include a broad range of web-based services for employers and plan participants including:

- 24-hour access to participant information via the Internet at <http://www.ebdsbenefits.com/eosa>
- Access to claim forms
- Access to eligible and ineligible expense listing
- Tips on claim filing
- An extensive Q&A section including Eligible reimbursement items

Health Care Flexible Spending Account Eligible Expenses

Health Flexible Spending Accounts Reimburse for eligible medical, dental and vision expenses tax-free. Generally, expenses are reimbursed if they are incurred for medical care and include funds paid for the diagnosis, care, mitigation, treatment or prevention of disease or illness and for treatments affecting any part or function of the body.

A list of historically eligible expenses follows; however, check with your company's Plan Description Documents to verify expense reimbursement.

Acupuncture*
Adoption
(medical expenses incurred before adoption is final)
Air Conditioner/Purifier*
Alternative Healers, Dietary Substitutes, Drugs & Medicines*
Ambulance
Artificial Limb
Artificial Teeth
Auto Modification for Physically Disabled Person*
Birth Control Pills
Blood Pressure Monitoring Devices
Braille Books & Magazines*
Chiropractic Expenses
Christian Science Practitioners
(if for medical care)
Co-Insurance Amounts and Deductibles
Contact Lenses & Related Materials
Counseling (medical)*
Crutches
Dental Treatments
Diagnostic Services
Detoxification & Drug Addiction
(for inpatient treatment)
Ear Plugs*
Eye Exams
Eyeglasses
Fertility Treatments
Flu Shots
Fluoridation Device
Guide Dog
Hearing Aids
Hospital Services
Immunizations
Inclinator*
Insulin
Laboratory Fees
Language Training for Child
W/Dyslexia or Disability Child
Laser/Lasik Eye Surgery/Radial Keratotomy

Lead-Based Paint Removal*
Medical Conference Admission & Transportation*
Medical Monitoring & Testing Devices
Medical Record Charges
Medical Services*
Medicines*
Norplant Insertion or Removal
Nursing Services
Obstetrical Expenses
Occlusal Guards to Prevent Teeth Grinding Operations
Optometrist
Orthodontia (except for cosmetic purposes)
Osteopath
Ovulation Monitor
Oxygen
Patterning Exercises
Physical Exams
Physical Therapy
Pregnancy Test (over-the-counter)
Psychiatric Care
Reading Glasses
Sleep Deprivation Testing & Treatment*
Smoking Cessation Program
Sterilization/Vasectomy
Sunglasses (prescription)
Student health Fee
Telephone for Hearing-Impaired Persons
Transplants
Transportation to & from a Medical Conference*
Vaccines
Viagra
Wheelchair
Wigs for Hair Loss Due to Any Disease
X-Ray Fees

**These items are eligible only when prescribed by a physician and must be accompanied by proper documentation.*

The above list is not all-inclusive. Your Plan may have different requirements or limitations so you should consult your Plan's governing documents and current IRS guidance for complete information on your Dependent Day Care Flexible Spending Account Eligibility list and process.

Keep in mind that Health Flexible Spending Account funds must be used during the plan year. Therefore, it is important for employees to carefully plan their estimated yearly expenses prior to enrollment; funds not used during the plan year are forfeited.



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