

Below is a brief list of FSA eligible and ineligible expenses.

Health-Related Expenses	Ineligible Expenses
Acupuncture Alcoholism treatment Ambulance Care for handicapped Contact lens & supplies Deductibles Dental co-pays and deductibles Dental services (non-cosmetic) and X-rays Diabetic supplies/insulin Doctor office visit co-pays Drug addiction treatment Eligible hospital charges (not covered by insurance) Eye glasses Guide dog care Hearing-aid batteries Holistic healing services (medically necessary), not including holistic remedies or supplements Lab fees Laser eye surgery Learning disabilities care Medical miles (per IRS limits) Oral Surgery Orthodontia Prescription drug co-pays Prostheses Routine physicals Vision exams and X-rays Wheelchair(s) X-Rays	Birthing classes Breast pumps Dental bleaching or bonding Diaper service Electrolysis Health club dues Illegal operations or treatments Marital or family counseling Massage therapy Meals, excluding inpatient care Non-prescription vitamins Over-the counter medications without a prescription Retin-A Rogaine or hair transplant Supplements from chiropractor, acupuncturist, holistic healer, etc. Whirlpools  <i>Please visit <a href="http://eflexgroup.com">eflexgroup.com</a> for a more comprehensive list of current eligible expenses.</i>

## Debit Card

We offer debit cards as part of our standard service. There are no administrative fees charged to the participant. We supply debit cards (as well as additional cards and replacements) to participants **at no additional charge**. We have found that the debit card—coupled with our clear education materials—vastly **increases FSA participation** among employees. We have enjoyed great success increasing employee FSA participation with our clients.

The eflex Card works like a credit card, except it has a stored value instead of a credit limit. The stored value is the employee’s available balance under the eflexFSA. The card is merchant-coded. Every merchant who accepts VISA is assigned one of roughly 1,000 merchant codes. The codes are listed according to industry (e.g., restaurant, pharmacy, dental office). Only valid merchant codes are “open” to the card, which means if someone tries to use the card at a restaurant or gas station, it would be declined. It will also decline payment for non-covered expenses, like vitamins. The eflex Card is valid from year-to-year. There’s an expiration date on the card. When the expiration nears, a new card will automatically arrive to replace the current card.

