

**Expenses that ARE NOT Covered Under
Niagara Falls City School District's
Health Flexible Spending or Health Reimbursement Account**

Over-the-counter products

*physician's prescription required to be eligible for the majority of over-the-counter products
Prescription is good for one year from the date it was written, and will need to be resubmitted annually.

Medical Expenses

Administrative Costs

Allergy treatment products

Ones that would be owned even without allergies, such as a pillow or a vacuum.

Automobile insurance premiums

Baby sitting and child care

You cannot include in medical expenses amounts you pay for the care of your children even if the expenses enable you to get medical or dental treatment. Also, any expense allowed as a child care credit cannot be treated as an expense paid for medical care.

Bottled water

Child rearing classes

COBRA premiums

Contact lens replacement insurance

Cosmetic surgery

Unless amounts paid for surgery necessary to improve a deformity arising from congenital abnormality, personal injury from an accident or trauma, or a disfiguring disease. "Cosmetic surgery" means any procedure which is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease.

Dancing lessons

Diapers or diaper service

Domestic help fees of a non-medical nature

Ear piercing

Face lifts

See cosmetic surgery

Finance charges/interest charges

Fitness programs/health club memberships (without a prescription)

Founder's fee

Funeral expenses/burial expenses

Home or automobile equipment

Household and domestic help

Even though recommended by a qualified physician due to an employee or dependent's inability to perform physical housework.

Illegal operations and treatments

Life insurance or other insurance premiums

Lifetime care – advance payments

Lodging while attending a medical conference

Long-term care services or insurance premiums

Marijuana or other controlled substances

Marriage counseling

Massage therapy

Unless prescribed by a doctor to treat a specific injury or trauma. Doctor's note of medical necessity is required.

Maternity clothes/uniform

Medical savings accounts

Medicare Part A and/or B

Missed appointment fees

Nursing services for a baby

Not if the baby is normal and healthy

Personal use items

Physical therapy treatments for general well-being

Pre-payment for services

Private hospital rooms

The extra amount paid for the private room is not covered.

Problem child

Costs for sending a problem child to a special school for benefits that the child may receive from the course of study and disciplinary methods.

Psychoanalysis

You cannot include payments for psychoanalysis that you must get as a part of your training to be a psychoanalyst.

Retin-A

No, if purchased over-the-counter or for cosmetic purposes, even if prescribed by a physician.

Rogaine

Scientology "audits"

Solutions for the care and maintenance of eyeglasses

Stress-related services

Student health fee

No, reoccurring student health fees are not reimbursable as they are not incurred for any specific treatment. The IRS views these fees as a form of insurance.

Swimming lessons

Supplements prescribed by an alternative provider (e.g., naturopath or homeopath)

Teeth whitening/bleaching

Toothbrush – battery-powered or electric

Weight loss treatments not by prescription

If you have questions regarding a medical service or expense that is not listed on this form, please contact the M&T Insurance Agency Flexible Spending Department:

Toll-free phone: 1-855-680-0897
Email: mtflex@fisglobal.com