

## Alight Smart-Choice Accounts

### Limited Use Flexible Spending Account (FSA) Eligible Expenses

✓ Eligible    ✗ Ineligible    □ Potentially Eligible

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Expense	Covered?	More Details
Acne products - Products specifically marketed for and used to treat acne	✗	
Acupuncture - Treatment for a medical condition	✗	
Advance payments - Nonrefundable advance payments to a private institution for lifetime care, treatment, and training of a physically or mentally impaired dependent after the death or disability of a legal guardian	✗	
Alcohol or drug addiction treatment - Payments to a treatment center for alcohol or drug addiction, including meals and lodging	✗	
Allergy testing and shots	✗	
Alopecia treatment - Prescription or nonprescription drugs used to treat male pattern baldness due to normal aging	✗	
Ambulance service - Examples include fees for ambulance service, medical helicopters, and facility transfers	✗	
Automobile modifications - Modifications include special hand controls and other equipment installed in an automobile for a person with a disability	✗	
Birth control products - Examples include over-the-counter items, such as home pregnancy tests, condoms, and ovulation monitors	✗	
Blood donation - Examples include costs associated with blood donation, including self-administered blood donations, storage fees, and processing fees	✗	

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Blood pressure monitors - Examples include electronic monitors and replacement blood pressure cuffs	✗	
Body scans - Examples include CAT, MRI, and PET scans	✗	
Braille books and magazines - Costs are limited to those that exceed regular printed editions	□	You must provide a receipt or advertisement with the price of the commonly available version of the product.
Breast augmentation - Elective procedures that don't promote proper functioning of the body or prevent or treat an illness or disease. Examples include implants and injections	✗	
Breast feeding classes	✗	
Breast pumps - Pump and supplies that directly help lactation	✗	
Chelation therapy - Therapy used to treat a medical condition, such as lead poisoning	✗	
Childbirth classes (pain management) - Classes necessary to reduce pain during labor and delivery. Examples include breathing exercises, Lamaze, relaxation techniques, and pain management	✗	
Childbirth classes (educational) - Examples include expenses related to breast feeding, bottle feeding, CPR, growth and development, newborn care, and parenting techniques	✗	
Chiropractor - Treatment for a medical condition	✗	
Contact lenses - Examples include cases and cleaners	✓	

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Cosmetic services and products - Surgery that isn't medically necessary. Examples include breast augmentation, liposuction, hair transplants, electrolysis, laser treatments, and face-lifts	✗	
Counseling - Marriage or family counseling	✗	
Crutches	✗	
Dental coinsurance	✓	
Dental copayments	✓	
Dental deductibles	✓	
Dental expenses - Examples include fees for X-rays, fillings, braces, extractions, crowns, and orthodontia	✓	
Dental implants - Fees for insertion of an artificial tooth, bone grafting, and follow-up care	✓	
Dental reasonable/customary - Amounts not paid by a dental plan that exceed reasonable and customary limits	✓	
Dentures - Examples include dental fees, cleaning products, and adhesives	✓	
Diabetic supplies - Examples include over-the-counter insulin, needles, and testing strips	✗	
Diaper service - Cost for an agency that delivers and picks up cloth diapers	✗	
Diapers (adult) - Diapers necessary as a result of a medical condition	✗	
Diapers (child)	✗	

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Dietician services - Fees paid to a dietician when referred by a doctor for treatment of a medical condition	✗	
Disability construction costs - Examples include constructing entrance or exit ramps, adding handrails, or modifying stairways at a personal residence for your own disability or the disability of your eligible dependent.	✗	
Disability equipment - Equipment installed in the home or car to accommodate for your own disability or the disability of your eligible dependent.	✗	
DNA and genetic testing – Tests used to identify chromosome structure.	✗	Cost of DNA testing allocable to health services only is eligible. Cost of DNA testing allocable to ancestry, or other non-medical services is not eligible including paternal responsibility.
Ear wax removal materials - Kits and ear drops prescribed by a doctor for a medical condition	✗	
Erectile dysfunction (nonprescription) - Nonprescription medication, herbal remedies, and nutritional supplements	✗	
Erectile dysfunction (prescription) - Prescription medication to treat a medical condition	✗	
Exercise equipment - Equipment prescribed by a doctor for the treatment of a medical condition	✗	
Eye examinations - For the treatment of illness or disease	✓	
Eye surgery - Surgery to correct defective vision	✓	
Eyeglass warranties - Costs for warranties and replacement insurance	✗	

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Eyeglasses - Examples include prescription glasses, nonprescription glasses, frames, lenses, tinting, coatings, repair kits, and cases	✓	
Flu shots	✗	
Food (prescribed) - Foods prescribed by a doctor to treat a medical condition. Examples are specialty baby formula and lactose-free foods. Costs are limited to those that exceed common versions of the product	✗	
Funeral and burial expenses	✗	
Future payments - Down payments or payments for services that haven't been rendered or products not received	✗	
Gynecological care - Examples include cancer screenings, examinations, pap smears, pregnancy testing, and well woman visits	✗	
Hair regrowth treatment - Prescription and over-the-counter medication used to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease	✗	
Health care supplies - Examples include bandages, gauze, elastic wraps, braces, and supports	✗	
Health club or YMCA dues - Individual membership and personal trainer fees when prescribed by a doctor to treat a specific medical condition	✗	
Hearing aids - Examples include hearing aid batteries, remote controls, repairs, and replacement parts	✗	

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Hearing coinsurance	✗	
Hearing copayments	✗	
Hearing deductible	✗	
Hearing expenses - Costs include examinations and hearing tests	✗	
Hearing reasonable/customary - Amounts not paid by a hearing plan that exceed reasonable and customary limits	✗	
Herbal remedies - Remedies prescribed by a doctor for a medical condition	✗	
Hospice care	✗	
Hospital care - Inpatient care, including the cost of a private room	✗	
Household help - Expenses for help with physical housework, even if recommended by a doctor	✗	
Human guide - Cost of a human guide to assist a physically, mentally-, visually-, or hearing-impaired person	□	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable).</p> <p><i>*You can find the statement of medical necessity form under Forms &amp; Documents on the website.</i></p>
Humidifiers - Cost of portable units prescribed by a doctor for treatment of a medical condition	✗	
Hypnosis - Hypnosis prescribed by a doctor for medical reasons	✗	
Illegal medical treatment - Examples include surgery and illegal drugs	✗	
Immunizations	✗	

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Expense Covered? More Details

Infertility - Treatments for infertility. Examples include artificial insemination, in-vivo or in-vitro fertilization, embryo placement, egg and sperm storage, and ovulation monitors

✗

Laboratory and X-ray fees

✗

Laetrile - Anti-cancer drug

✗

LASIK surgery - Examples include LASIK procedures, PRK, and radial keratotomy surgery

✓

Lead-based paint removal - Costs for residences with children who have or had lead poisoning

✗

Legal fees - Fees paid to authorize treatment for mental illness, excluding guardianship or estate management fees

✗

Lodging - Cost of lodging not provided in a hospital or similar institution while away from home if primarily for and essential to medical care (limited to \$50 per person per night)

✗

Long-term care facility fees - Fees for room and board at a long-term care facility

✗

Massage therapy - Therapy prescribed by a doctor to treat an injury or trauma

✗

Mastectomy-related products - Examples include breast prosthesis and specialty bras

✗

Maternity care - Fees paid to a hospital, midwife, or physician for delivery services

✗

Maternity clothes

✗

Mattresses - Mattresses prescribed by a doctor to treat a medical condition

✗

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Medic alert identifications - Bracelet or necklace prescribed by a doctor in connection with treating a medical condition	✗	
Medical alert programs - Examples include installation of equipment and monthly monitoring fees	✗	
Medical coinsurance	✗	
Medical conference - Costs to attend a conference or educational class related to a specific medical condition. Examples include admission and transportation costs	✗	
Medical contract fees - Fees paid for exclusive provider care. Examples include concierge services, boutique fees, and retainer fees	✗	
Medical copayments	✗	
Medical deductibles	✗	
Medical equipment - Costs to buy or rent durable equipment prescribed by a medical practitioner to alleviate or treat a medical condition. Examples include medical beds, nebulizers, and sleep therapy devices	✗	
Medical information - Amounts paid to a medical information plan for storage and retrieval of medical information	✗	
Medical reasonable/customary - Amounts not paid by a medical plan that exceed reasonable and customary limits	✗	
Medical services - Services provided by doctors, surgeons, specialists, or other medical practitioners	✗	
Medical supplies - Over-the-counter items such as bandages, thermometers, and heating pads	✗	

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Expense	Covered?	More Details
Mental health - Examples include psychoanalysis or amounts paid to a psychiatrist, psychologist, hospital, clinic, or mental health facility for medical care	✗	
Mentally handicapped home - Costs of keeping a mentally handicapped person in a special home, as recommended by a psychiatrist, to help the person adjust from life in a mental hospital to community living	✗	
Nursing or retirement home fee - Fees for medical services. Examples include fees for doctors, therapists, and other medical practitioners	✗	
Nursing or retirement home fee - Fees for non-medical services, such as room and board	✗	
Nursing services - Wages and other amounts paid for nursing services to a patient at home or in a facility, such as a nursing home or rehabilitation center	✗	
Nursing services for newborns - Services by a nurse or attendant to care for a normal and healthy newborn at a hospital or at home	✗	
Nutritional supplements - Supplements prescribed by a doctor to treat a diagnosed medical condition	✗	
Occupational therapy - Therapy received as medical treatment	✗	
Oral hygiene products - Includes floss, mouthwash, oral rinses, toothbrushes, and toothpaste	✗	
Organ donor - Surgical, hospital, laboratory, and transportation expenses for an organ donor, if you paid the donor's expenses	✗	

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Expense	Covered?	More Details
Orthodontic fees - Orthodontic fees paid in a lump sum and in monthly installments	✓	
Orthopedic shoes - Shoes prescribed by a doctor for a medical condition. Costs are limited to those that exceed the cost of regular footwear	✗	
Orthotics - Orthotics or insoles to treat an injured or weakened body part. Examples include over-the-counter inserts, insoles, arch supports, or custom made orthotics	✗	
Over-the-counter contraceptive medicine - Includes foams, gels, and spermicides	✗	
Over-the-counter medicine - Medications taken to treat an injury, illness, or disease. Examples include antacids, sinus and allergy treatment, cough and cold medication, fever reducers, laxatives, lice treatment, nasal sprays, and pain relievers	✗	
Oxygen or oxygen equipment - Costs for rental or purchased equipment to relieve breathing problems caused by a medical condition	✗	
Penalty fees - Examples include late payment fees and missed appointment fees	✗	
Personal-use items - Products used for daily living, hygiene, or personal grooming. Examples include brushes, combs, cosmetics, deodorant, hair styling products, feminine sanitary products, shampoos, soaps, toiletries, and tweezers	✗	
Physical examinations - Routine physical examinations and related charges	✗	

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Expense	Covered?	More Details
Physical therapy - Therapy prescribed by a doctor as treatment for a medical condition	✗	
Pregnancy termination	✗	
Premiums for insurance - Premiums for any type of insurance coverage. Examples include medical, dental, vision, hearing, long term care, COBRA, Medicare B, Medicare D, automobile, life, and dependent	✗	
Prenatal vitamins - Vitamins prescribed by a doctor for use during pregnancy	✗	
Prescription birth control - Examples include prescribed birth control drugs and devices, such as diaphragms, IUDs, morning after-contraception, and Norplant	✗	
Prescription drugs - Exceptions may apply to drugs prescribed for cosmetic or general health purposes	✗	
Preventive Care - Examples include annual physicals, blood work, diagnostics, prenatal care, screenings, and tests	✗	
Prosthetics - Includes artificial limbs and eyes	✗	
Psychiatric care - Medical costs for psychiatric care. Examples include group therapy, mental health counseling, psychoanalysis, psychotherapy, psychological evaluations, and psychological sessions	✗	

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Reconstructive surgery - Surgery necessary to improve a deformity related to a congenital abnormality or an injury resulting from an accident, trauma, or disfiguring disease (post-mastectomy reconstructive surgery, for example)	✗	
Sales taxes - Sales and service taxes on eligible services or products	✓	
School (alternative) - Costs of sending a problem child to an alternative school for benefits the child may receive from the course of study and disciplinary methods. Examples include court-ordered programs	✗	
School payments for disabled - Expenses paid to an alternative school for a child with a severe learning disability if the main reason is using the school's resources to relieve the disability	✗	
Service animals - Costs of obtaining and training a guide dog or other animal to provide assistance to a person with a disability	□	You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable).
Shipping - Charges to ship an eligible product	✓	
Social activities - Activities, such as dancing or swimming lessons, even if recommended by a doctor for general health improvement	✗	
Speech therapy - Therapy costs when prescribed as treatment for a specific medical condition (such as autism, dyslexia, developmental delays, and rehabilitation)	✗	
Sterilization - Costs of sterilization (vasectomy or tubal ligation) and reversal of sterilization operations	✗	

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Stop-smoking program - Prescription drugs and medical services to stop smoking	✗	
Stop-smoking program - Over-the-counter products used to stop smoking	✗	
Sunscreen - Sunscreen and sunblock with an SPF of 30 and higher are eligible	✗	
Sunglasses - Nonprescription sunglasses prescribed by an eye doctor for light sensitivity	□	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.</p> <p><i>*You can find the statement of medical necessity form under Forms &amp; Documents on the website.</i></p>
Support hose - Hose prescribed by a doctor for a medical condition. Examples include ante-embolism socks and compression socks	✗	
Taxes - Social Security and Medicare taxes paid for a nurse, attendant, or other person who provides medical care	✗	
Teeth whitening or bonding - Examples include bleaching, special whitening toothpaste, and bonding of teeth.	✗	
Transgender services - Examples include hormone therapy, counseling, and surgery	✗	
Transportation expenses - Costs to receive medical care. Examples include airfare, parking, tolls, taxis, rental cars, buses, gas for your car, or mileage	✗	

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Tutoring - Tutoring fees, recommended by a doctor, for a child who has severe learning disabilities caused by a mental or physical impairment, including nervous system disorders	✗	
Umbilical cord storage - Costs to collect, freeze, and store umbilical cord blood only when a medical condition is present	✗	
Ultrasounds	✗	
Ultrasounds (3D and 4D)	✗	
Ultraviolet radiation (UVR) treatments - Treatments recommended by a doctor for a medical condition, such as chronic psoriasis	✗	
Vacation or travel - Time off or travel for general health purposes	✗	
Vaccinations - Amounts paid for vaccinations or immunizations against disease	✗	
Varicose vein surgery - Expenses associated with the removal of varicose veins, when prescribed by a doctor for treatment of a medical condition	✗	
Veneers - Fees for veneers, when covered by an insurance plan or recommended by a dentist as the only course of treatment	□	<p>You must provide a statement of medical necessity from a licensed health care professional describing the medical condition, the service or product prescribed, and the length of treatment (if applicable). Expenses for general health purposes aren't eligible.</p> <p><i>*You can find the statement of medical necessity form under Forms &amp; Documents on the website.</i></p>
Vision coinsurance	✓	
Vision copayments	✓	
Vision deductibles	✓	

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Vision expenses - Costs not covered by a vision plan	✓	
Vision reasonable/customary - Amounts not paid by a vision plan that exceed reasonable and customary limits	✓	
Vitamins - If prescribed by a doctor to treat a diagnosed medical condition	✗	
Walking aids - Examples include canes, crutches, and walkers	✗	
Warranties - Costs for services that could potentially be rendered in the future, but haven't yet. Examples include maintenance plans, replacement plans, and warranties	✗	
Weight loss - Program prescribed by a doctor to treat a diagnosed medical condition. Examples include medical costs and program fees for support groups and non-medically supervised programs such as Weight Watchers, NutriSystem, and Medifast	✗	
Weight loss foods - Costs for food related to weight loss. Examples include foods specifically marketed for weight loss, diet foods, replacement meals and shakes, and prepackaged meals	✗	
Weight loss surgery - Examples include gastric bypass surgery, lap band surgery, and other surgical procedures used to treat obesity	✗	
Wheelchair	✗	
Wigs - Wigs purchased with a doctor's recommendation for the mental health of a patient who has lost all of his or her hair from disease	✗	

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Work transportation expenses - Transportation costs to and from work, even though a physical condition may require special means of transportation	✗	
Work-related medical expenses - Costs for an accident or illness not covered by workers' compensation or another medical plan	✗	