

1. Eligibility Status Definitions

Eligible Services for IIAS Approval

Eligible services for inclusion in the IIAS total include the provision of health care services including diagnostic tests, flu shots and other vaccinations and urgent care or primary care office visits including services provided at pharmacies or stores.

Eligible Products for IIAS Approval

Eligible OTC: Eligible products include OTC products that are for medical care and are primarily for a medical purpose. They include products (other than OTC medicines or drugs) that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions. As a general rule, most of these products are of short-term use but some do treat chronic medical conditions. Qualified medical expenses include those over-the-counter items compliant with federal tax rules under IRS Code Section 213(d) as outlined by the Internal Revenue Service. In these cases, the expense would not have been paid “but for” the disease or illness. An expense is not deductible as medical care if the taxpayer would have paid the expense even in absence of a medical condition. The user does not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement. Taxes, shipping and surcharge / convenience fees (as permitted by law and card brand / network regulations) directly associated with the purchase of an eligible product can be included.

Prescribed Drugs and Medicines, including Prescribed OTC: Drugs and medicines prescribed by a licensed medical professional and dispensed in accordance with state laws including the generation of an Rx Number are considered Eligible by the IRS. This includes OTC Drugs and Medicines other than dual-purpose. Since the prescription serves as determination of medical eligibility in a merchant location with a properly configured Pharmacy and IIAS POS System, no additional checks are required. These items will not be listed on the Eligible Products list due to their separate processing rules.

Not Included as Eligible Products for IIAS Approval

All OTC Medicines and Drugs without a Prescription: OTC drugs and medicines can only be reimbursed with a valid physicians' prescription. FSA and HRA debit cards can be used only if the OTC drug or medicine is filled by the pharmacist and an Rx number has been assigned. As such, they have been removed from the Eligible Products List as the list only covers items where a prescription is not required by IRS regulations.

Dual-purpose: Some products are considered dual-purpose. These products may have both a medical purpose and a personal hygiene, cosmetic or general health purpose. In order to be considered eligible, they must be used to treat a medical condition and cannot be used to improve or maintain general health unless prescribed by a physician to

treat a specific illness, condition or injury. These products may be eligible for reimbursement, but require a letter of medical necessity from a licensed healthcare professional stating the specific diagnosis or medical condition, the specific OTC medicine recommendation to treat the condition, and documentation of the product and cost. Dual-purpose items will not be included in the SIGIS List.

Ineligible: Products that are used for general health, cosmetic, or personal hygiene purposes are not reimbursable. Typically, these are not referred to as medicines or drugs and are not recognized to treat a medical condition. Expenses that are not reimbursable under IRS Code Section 213(d) of the federal tax code are ineligible. These include food supplements, toiletries, lotions and soaps, shampoos, vitamins and most herbal supplements.

The source of the list includes most nationally-distributed, regularly-stocked items. As such, the following types of items will generally not be included: items specially created for an individual retailer (including but not limited to private label items); a local, regional, or specialty item; bonus items (e.g. 2 oz free); BOGOS (buy one, get one), or other in-and-out types of packaging with limited availability or distribution. Although these items will not be included in the data, they may in fact be eligible. If such circumstances exist or if one feels other items meet the eligibility criteria then they can be submitted through the add process on the SIGIS website. These will be reviewed by the SIGIS List Working Group and qualifying items will be added to the eligible product listing.

Because the source of the list is nationally-distributed, regularly-stocked products, private label and store branded products will generally not be available for inclusion on the standard list produced by SIGIS. It is understood that some of these private label and/or store brand items are, in fact, eligible under IRS Code Section 213(d), and therefore, can be processed through a certified SIGIS IIAS merchant. Merchants that choose to supplement their inventory of SIGIS identified eligible items with their own private label items are free to do so by following the process detailed in the Private Label Eligibility Criteria document. That document can be found at www.sig-is.org.

2. Classifications and Examples

The following are types of products that typically would be included under each designation. These are strictly guidelines and do not represent an all-inclusive listing.

Eligible:

Category	Example	Comment
Breast Pumps and	Breast Pump (cost or rental fee), Breast Pump	Eligible for lactating women. Items not

Category	Example	Comment
Breast-Feeding Supplies	Parts (pump valve, replacement tubing, piston unit, diaphragms, pump body, flange, shield), Storage Bottles, Storage Bags, Gel Pads, Nursing Pads, Nipple Shields, Conversion Kits, Areola Stimulator, Car Adapter	eligible include: Bottle Stands, Bottle Nipples, Cleaners, Freezer Blocks, Bra Shields and Nursing Pillow and Covers, Nursing Bras, Coolers
Contraceptives	Condoms	Excludes drugs and medicines which require a prescription (i.e. birth control pills)
Cotton Balls		Only Sterile cotton balls are eligible, non-sterile are considered dual-purpose
Denture Adhesives, Repair, and Cleansers	PoliGrip, Benzodent, Plate Weld, Efferdent	Denture products and maintenance covered
Diabetes Testing & Aids	Ascensia, One Touch, insulin syringes; glucose products	Include glucose tabs/gels, testing and insulin related accessories
Diagnostic Products	Thermometers, blood pressure monitors, cholesterol testing	Includes devices that monitor, screen or test for the presence of disease, dysfunction of the body or for other medical conditions; drug and body fat testers are not covered (dual)
Diagnostic Testing	Cholesterol screening	
Durable Medical Equipment	Wheel Chairs, Crutches, Oxygen Machines	Can be included when manufacturer provides UPC, merchants can mark non-UPC tagged items as private label items

Category	Example	Comment
Ear Care	Unmedicated ear drops, syringes, and ear wax removal	
Elastics/Athletic Treatments	ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports & rib belts, etc.	Waist shapers, tummy supports, work related back braces and products indicated as "Athletic" or "Sport" are not covered as they are considered dual purpose
Eye Care	Contact lens care, eyeglass repair kits	
Family Planning	Pregnancy kits, ovulation kits	
First Aid Dressings & Supplies	Band Aid, 3M Nexcare, J&J First Aid, non-sport tapes, etc.	Tapes and bandages indicated as "Athletic" or "Sport" are not covered
Foot Care Treatment	Un-medicated corn & callus treatments (e.g., callus cushions), devices, therapeutic insoles	Products that treat specific ailments are eligible; products for general use or comfort are not eligible (dual)
Glucosamine &/or Chondroitin	Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements	Medical expense as long as products marketed for arthritis treatment (as opposed to mere prevention)
Health Care Services	Urgent Care or Primary Care services provided by a licensed practitioner at an IIAS merchant	
Hearing Aid/Medical Batteries		

Category	Example	Comment
Home Health Care (limited segments)	Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, un-medicated wound care, wheel chairs	
Incontinence Protection & Treatment Products	Attends, Depend, GoodNites for juvenile incontinence, Prevail	Skin and cleansing products not covered (dual)
Prenatal Vitamins	Stuart Prenatal, Nature's Bounty Prenatal Vitamins	
Reading glasses and maintenance accessories		Accessories used to maintain corrective lenses and frames are covered; chains, etc. not covered
Sun Protection (SPF 15+ and "Broad Spectrum")	Coppertone, Banana Boat SPF 15+ and UVA / UVB protection	Protection against skin cancer and premature skin aging
Vaccinations	Flu Shots, Pneumonia Vaccinations	

Dual-purpose (Not Included in Eligible Product List):

Category	Example	Reimbursement Use
Allergy Pillows, Mattress		To treat allergies diagnosed by physician

Category	Example	Reimbursement Use
Covers, Air Purifiers, Filters, etc.		
Anti-bacterial Hand Sanitizers	Purell, Nexcare, Germ-X	Personal use component; but/for test must be established
Baby Diapers	Huggies, Pampers, Pullups	To treat juvenile incontinence or medical condition
Baby Formulas/Nutritionals	Pediasure, Progestimil	Only specialty formulas/nutritionals are covered if medically necessary and authorized by medical practitioner. Only the excess cost between regular formula and the specialized formula may be eligible under an employer's plan.
Compression Hosiery	Jobst, TED, Futuro	Including diabetic socks; excess cost over regular hose and socks
Cough, Cold & Flu dietary supplements	Airborne, Hall's Defense, Germ Defense Alka Seltzer Immunity	Products that are merely dietary supplements and marketed as such, including those claiming to "support the immune system" (i.e. Airborne), are not covered (dual). Cold preventative products which are "proven to lessen the severity" or "reduce the duration" of colds or flu are covered. These include homeopathic, natural products, some herbals and some forms of zinc.
Diabetes Nutritionals	Glucerna, Boost Glucose	To treat symptoms of diabetes when recommended by physician
Diabetes Personal Care & Supplies	Include diabetes skin care, cough & cold, support socks	Personal care is generally not covered; must test or treat a specific symptom or condition of Diabetes

Category	Example	Reimbursement Use
	and supplies	
Dietary Supplements	Essential fatty acids (fish oil), soy, enzymes, amino acids	Under narrow circumstances, they will be eligible if used to treat medical condition or at-risk for illness diagnosed by physician; dietary supplements marketed in pain relief, cough & cold and antacids/laxative categories do not automatically qualify as a medical expense (i.e. Azo Cranberry, Airborne, Culturelle, etc.)
Drug Testing Kits	First Check	Diagnostics of illegal activities are typically not covered
Ear plugs	Mack's, Flents	To treat medical condition (presence of middle/inner ear tubes) diagnosed by physician
Exercise Equipment	Treadmill, exercise bike	To treat medical condition diagnosed by physician & not for general health
Face Masks - medical grade		Personal use component; but/for test must be established
Feminine Moisturizing	Replens, Rephresh	To treat vaginal dryness caused by medical condition
Feminine Protection (Pads & Liners)	Kotex, Always, Stayfree	They are ordinarily considered as being used to maintain general health and for personal care. They are dual if used for post-surgery or child birth
First Aid Burn & Scar Treatments & Skin Protectants (petroleum jelly)	Aloe, Mederma, Neosporin Scar Solution, Vaseline Jelly	Most are cosmetic in nature or have general use purposes

Category	Example	Reimbursement Use
Fluoride Treatments	Gel-Kam	To treat medical condition diagnosed by physician & not for general oral care
Food Thickeners	Thick-It	Personal use component; but/for test must be established
Foot Insoles and Cushioning	Insoles, Heel & Arch, Dr. Scholl's Air Pillo, Odor Eaters	Treatment vs. general use or comfort; must treat specific ailment to be covered
Gloves (Rubber & Cotton)	Becton, Dickinson and Co (BD)	
Hair Growth Products	Rogaine	To treat symptom of medical condition diagnosed by physician
Herbals & Botanicals	Echinacea, ginkgo biloba, garlic	Under narrow circumstances, they will be eligible if used to treat medical condition or at-risk for illness diagnosed by physician
Home Health Care (limited segments)		Home Health Care is dual other than what is indicated in the Home Health Care eligibility section
Incontinence Personal Care	Perineal cleansers, moisturizers and general skin protectants	Personal care is generally not covered; must treat a specific symptom or condition of Incontinence
Magnifying Glasses		
Medical Nutritionals	Resource,	Satisfies normal nutritional needs and does not treat a specific

Category	Example	Reimbursement Use
	Peptamen, Nutren	condition
Medicated & Specialty Soaps	Basis Bar, Cetaphil Cleansing Bar	To treat skin condition diagnosed by physician
Minerals	Calcium Carbonate, Ferrous Sulfate, etc.	Under narrow circumstances, they will be eligible if used to treat medical condition or at-risk for illness diagnosed by physician
Nasal Strips & Snore Relief	Breathe Right	To treat sleep apnea or improper breathing diagnosed by physician
Nutritional Foods	Ensure, Boost	To treat medical condition diagnosed by physician & not for general health
Probiotics and Prebiotics	Culturrelle, Florastor	To treat digestive condition and recommended by physician & not for general digestive health
Skin Care - Therapeutic Hand & Body	Eucerin, Aquaphor, Amlactin	To treat or remedy a skin condition diagnosed by physician
Sun Protection (SPF 15+)	Coppertone, Banana Boat SPF 15+	Diagnosis or history of skin cancer that is affected by sun exposure
Therapeutic Shampoo & Scalp Treatments (Medicated)	Nizoral, Neutrogena T-Gel	To treat skin/scalp condition for short duration diagnosed by physician
Vaporizers & Humidifiers	Vicks, Sunbeam,	Covered if used to treat illness; not covered for normal household

Category	Example	Reimbursement Use
and Accessories	Kaz	use
Vitamins	Vitamin A, C, D, E, multivitamin, lutein eye vitamin	Under narrow circumstances, they will be eligible if used to treat medical condition or at-risk for illness diagnosed by physician
Weight Control Supplements	Alli, Slim Fast	To treat obesity diagnosed by physician

OTC Medicines and Drugs (Not Included in Eligible Product List):

Category	Example	Comment
Acid Controllers	Pepcid AC, Zantac, Prilosec	
Acne Medications	Clearasil, OXY	
Allergy & Sinus	Alavert, Benadryl, Claritin, Sudafed	
Antibiotic Products	Bacitracin, Neosporin, triple antibiotic ointment	
Anti-Diarrheals	Imodium, Kaopectate	
Anti-Gas	Gas-X, Phazyme	Unclear whether digestive aids with enzymes as an active ingredient are "medicine" or "drugs"

Category	Example	Comment
Antifungal (Foot)	Lamisil, Lotrimin	
Anti-Itch & Insect Bite Remedies	Caladryl, Lanacane, Sarna, hydrocortisone	
Antiparasitic Treatments	Nix, Rid, lice treatments	
Antiseptics & wound cleansers	Rubbing alcohol, peroxide, epsom salt, Betadine, Hibiclens	
Baby Electrolytes and dehydration	Pedialyte, Enfalyte	Baby Electrolytes and dehaydration
Baby Rash Ointments & Creams	Desitin, Aveeno Baby	Includes petroleum jelly merchandised and marketed for baby rash
Baby Teething Pain	Baby Orajel, Anbesol Baby Oral Gel	
Cold Sore Remedies	Abreva, Herpecin, Orajel	Only medicated products are covered
Contraceptives	"Morning-after pill", female contraceptives, spermicidal foam	

Category	Example	Comment
Cough, Cold & Flu	Robitussin, Theraflu, Vicks, Halls, Cepacol, Zicam, Cold-Eeze	Cold preventative products which are "proven to lessen the severity" or "reduce the duration" of colds or flu are covered. These include homeopathic, natural products, some herbals and some forms of zinc. Products that are merely dietary supplements and marketed as such, including those claiming to "support the immune system" (i.e. Airborne), are not covered. Hand sanitizers in cold not covered.
Denture Pain Relief		
Digestive Aids	Lactaid, Lactase, Beano,	Unclear whether digestive aids with enzymes as an active ingredient are "medicine" or "drugs"
Ear Care	Medicated ear drops, Debrox, Similasin	
Eye Care	Visine, Refresh Tears	
Feminine Antifungal and Anti-itch	Monistat, Gyne-Lotrimin, Vagisil, Soothing Care	
Fiber Laxatives (bulk forming)	Benefiber, Fibercon, Metamucil (powder or pills)	Covered when used to treat a medical condition for short duration; bars and drinks that are "nutritional foods" for help with regularity are not covered (dual)
First Aid Burn Remedies	Dermoplast, Solarcaine	Must contain an antiseptic or pain reliever, 100% aloe is not covered (dual)
Foot Care Treatment	Corn & callus treatments, wart removers	Products that treat specific ailments are eligible; products for general use or comfort are not eligible (dual)

Category	Example	Comment
Hemorrhoidal Preparations	Preparation H, Tucks	
Homeopathic Remedies	Boiron and Hyland products	Homeopathic medicine is a form of alternative medicine that uses very small amounts of natural substances, which in higher amounts would cause a disease. The theory behind homeopathic medicine is that "like cures like," and that a substance that causes an illness in a healthy person might cure those symptoms in someone who is ill. Such products that treat an illness or condition are eligible with a prescription.
Incontinence Protection & Treatment Products	Anti-fungals, Calmoseptine	Skin and cleansing products not covered (dual)
Laxatives (non-fiber)	Dulcolax, Ex-Lax, Miralax	Stimulant, saline, lubricant, etc (non-fiber)
Motion Sickness	Dramamine, Sea-band Wristband, Bonine	
Medicated Nasal Sprays, Drops & Inhalers	Afrin Spray	
Oral Remedies or Treatments	Saliva substitutes, mouth sore treatments, dental repair, Salivart, Anbesol, Orajel, Dentemp	Only dry mouth remedies that are saliva substitutes are covered (gels, sprays, etc. not mouthwash, rinses, toothpaste)

Category	Example	Comment
Pain Relief (includes aspirin)	Tylenol, Advil, Midol, Bayer	
Medicated Respiratory Treatments and Vapor Products	Primatene, Bronkaid, medicated Vics Vapor Rub	Includes asthma medications and delivery devices like inhalers and nebulizers; vaporizers and humidifiers not covered (dual)
Skin treatments	Psoriasisin, MG217, Dermarest Eczema	Medical expense as long as intended purpose is to treat existing skin conditions like eczema, psoriasis, rosacea, etc. (as opposed to mere prevention)
Sleep Aids & Sedatives	Unisom, Nytol, Sominex	
Smoking Deterrents	Nicoderm, Nicorette	
Stomach Remedies	Mylanta, Maalox, Tums	
Unmedicated Nasal Sprays, Drops & Inhalers	Ocean Nasal Spray	
Unmedicated Vapor Products	Sudacare, unmedicated Vicks Vapor Rub	Includes asthma medications and delivery devices like inhalers and nebulizers; vaporizers and humidifiers not covered (dual)

Other Ineligible Products:

Category	Example	Comment

Category	Example	Comment
Baby Toiletries, Baby Oil, Powder, Lotions & Creams	Johnson's Baby oil/Powder, Aveeno Baby Lotion	
Beauty Shampoos, Conditioners & Hair Treatments	Pantene, Suave, Dove, hair color	
Cosmetics	Revlon, CoverGirl	
Deodorants	Speed Stick, Degree	
Facial Cleansers	Neutrogena Deep Clean, Dove Facial Cleanser	
Feminine Cleansing Products	Massengill, Summer's Eve	
Foot Grooming	Implements, beauty & comfort, moisturizers, odor & wetness	Non-medicated
Hair Removal & Bleaches	Nair, Veet	
Hand & Body Cleansing	Dove, Dial soap	
Lip Preparations	ChapStick, lip balm	

Category	Example	Comment
Oral Care	Toothpaste, toothbrush, mouthwash, breath remedies	Will not qualify even if a dentist recommends a special product to treat a medical condition like gingivitis. These are primarily used to maintain general health.
Shaving & Men's Grooming	Gillette, Schick	
Skin Care	Moisturizers, hand & body, bath products	
Sport Energy Liquids, Bars, etc.	Gatorade, EAS drinks/bars	
Sugar & Salt Substitutes	Equal, Splenda	
Sun Tanning	Sun tan lotion, after sun products that are less than SPF 15 and/or that do not offer "Broad Spectrum" coverage	Do not meet the minimum FDA standard for prevention of skin cancer or premature aging