Know Your Health Care FSA/HRA Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Care Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) dollars can be used for a variety of out-of-pocket health care expenses. The following is based on a list of eligible and ineligible expenses used by federal employees.

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription Drugs

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Doulas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

HRA ELIGIBLE

- Insurance Premiums
- Long Term Care Premiums

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

The IRS does NOT allow the following expenses to be reimbursed under Health Care FSAs or HRAs, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses		
 Contact Lens or Eyeglass Insurance Cosmetic Surgery/Procedures Electrolysis 	 Insurance Premiums and Interest (FSA Ineligible Only) Long Term Care Premiums (FSA Ineligible Only) Marriage or Career Counseling 	 Personal Trainers Sunscreen (spf less than 30) Swimming Lessons

Note: This list is not meant to be all-inclusive.

<u>Please Note:</u> The IRS does <u>not</u> allow Over-the-Counter (OTC) medicines or drugs to be purchased with Health Care FSA or HRA funds unless accompanied by a prescription and the prescription is filled by a pharmacist. If you have an OTC prescription, you can use your benefits card for these purchases.

Acid controllers	Cough, cold & flu	Medicated nasal sprays, drops, & inhale
Acne medications	Denture pain relief	Medicated respiratory treatments &
Allergy & sinus	Digestive aids	vapor products
Antibiotic products	Ear care	Motion sickness
Antifungal (Foot)	Eye care	Oral remedies or treatments
Antiparasitic treatments	Feminine antifungal & anti-itch	Pain relief (includes aspirin)
Antiseptics & wound cleansers	Fiber laxatives (bulk forming)	Skin treatments
Anti-diarrheals	First aid burn remedies	Sleep aids & sedatives
Anti-gas	Foot care treatment	Smoking deterrents
Anti-itch & insect bite	Hemorrhoidal preps	Stomach remedies
Baby rash ointments & creams	Homeopathic remedies	Unmedicated nasal sprays,
Baby teething pain	Incontinence protection & treatment	drops & inhalers
Cold sore remedies	products	Unmedicated vapor products
Contraceptives	Laxatives (non-fiber)	

OTC items that are not medicines or drugs remain eligible for purchase with FSAs and HRAs. You can use your benefits card for these items.

Eligible Over-the-Counter Items (Product cat Baby Electrolytes and Dehydration Pedialyte, Enfalyte Contraceptives Unmedicated condoms Denture Adhesives, Repair, and Cleansers PoliGrip, Benzodent, Plate Weld, Efferdent	 egories are listed in bold face; common examples are listed in bold face; common examples are listed in bold face; common examples are listed and ages, braces, hot/cold therapy, orthopedic supports, rib belts Eye Care Contact lens care Family Planning Pregnancy and ovulation kits 	 Hearing Aid/Medical Batteries 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, unmedicated wound care, wheel chairs Incontinence Products Attends, Depend, GoodNites for iuvenile incontinence Prevail
 Diabetes Testing and Aids Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products Diagnostic Products Thermometers, blood pressure monitors, cholesterol testing Ear Care Unmedicated ear drops, syringes, ear wax removal 	 First Aid Dressings and Supplies Band Aid, 3M Nexcare, non-sport tapes Foot Care Treatment Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles Glucosamine &/or Chondroitin Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements 	

For additional information, please contact your Plan Administrator.

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