

# Know Your Eligible and Ineligible Expenses

Estimated unreimbursed health care expenses

## 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

### Medications

- Insulin
- Prescription drugs

### Medical Equipment/Supplies

- Air purification equipment\*
- Arches and other orthotic inserts
- Contraceptive devices
- Crutches, walkers, wheel chairs
- Exercise equipment\*
- Hospital beds\*
- Mattresses\*
- Medic alert bracelet or necklace
- Nebulizers
- Orthopedic shoes\*
- Oxygen
- Personal Protective Equipment (PPE)
- Post-mastectomy clothing
- Prosthetics
- Syringes
- Wigs\*

### Obstetrics

- Doulas\*
- Lamaze class
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Pre- and post-natal treatments

### Practitioners

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

### Therapy

- Alcohol and Drug addiction
- Counseling (must be treating a medical condition)
- Exercise programs\*
- Hypnosis\*
- Massage\*
- Occupational
- Physical
- Smoking cessation programs
- Speech
- Weight loss programs

### 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
- Personal trainers\*
- 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\*

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 isolved Benefit Services.

Over-the-Counter (OTC) Medicines, purchased on or after January 1, 2020, were reinstated with the passage of the CARES Act (COVID-3 Stimulus Bill) for HSAs, FSAs and Archer MSAs (unless your plan excludes OTC items). OTC items can be purchased with funds from eligible accounts without needing a prescription. Additionally, the bill expanded OTC items to include menstrual care products.

## Eligible Over-the-Counter Items

Note: Product categories are listed in bold face; common examples of products are listed in regular face.

The following is a high-level list of over-the-counter (OTC) items that are not medicine or drugs and are eligible for purchase with Health Care FSA dollars. You can use your benefits card for these items

### **Antiseptics, wound cleaners**

Alcohol, peroxide, Epsom salt

### **Baby electrolytes**

Pedialyte, Enfalyte

### **Denture adhesives, repair and cleansers**

PoliGrip, Benzodent, Efferdent

### **Diabetes testing and aids**

Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes, glucose products

### **Sunscreen (SPF 15 and over)**

### **Diagnostic products**

Thermometers, blood pressure monitors, cholesterol testing

### **Elastics/athletic treatments**

ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts

### **Eye care**

Contact lens care

### **Family planning**

Pregnancy and ovulation kits

### **First aid dressings and supplies**

Band Aid, 3M Nexcare, non-sport tapes

### **Hearing aid/medical batteries**

### **Incontinence products**

Attends, Depend, GoodNites for juvenile incontinence

## Ineligible Expenses

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

The IRS does not allow the following expenses to be reimbursed the FSA, as they are not prescribed by a physician for a specific ailment.

Contact lens or eyeglass insurance

Electrolysis

Swimming lessons

Cosmetic surgery/procedures

Marriage or career counseling

Sunscreen (SPF less than 15 needs RX)

