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

<table>
<thead>
<tr>
<th>BABY/CHILD TO AGE 13</th>
<th>DENTAL</th>
<th>EYES</th>
<th>HEARING</th>
<th>LAB EXAMS/TESTS</th>
<th>MEDICAL EQUIPMENT/SUPPLIES</th>
<th>MEDICAL PROCEDURES/SERVICES</th>
<th>MEDICATIONS</th>
<th>OBSTETRICS</th>
<th>PRACTITIONERS</th>
<th>THERAPY</th>
<th>HRA ELIGIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lactation Consultant*</td>
<td>Dental X-Rays</td>
<td>Eye Exams</td>
<td>Hearing Aids and Batteries</td>
<td>Blood Tests and Metabolism Tests</td>
<td>Air Purification Equipment*</td>
<td>Acupuncture</td>
<td>Insulin</td>
<td>Doulas*</td>
<td>Allergist</td>
<td>Insurance Premiums</td>
<td></td>
</tr>
<tr>
<td>Lead-Based Paint Removal</td>
<td>Dentures and Bridges</td>
<td>Eyeglasses and Contact Lenses</td>
<td>Hearing Exams</td>
<td>Body Scans</td>
<td>Arches and Orthotic Inserts</td>
<td>Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)</td>
<td>Prescription Drugs</td>
<td>Lamaze Class</td>
<td>Chiropractor</td>
<td>Counseling (not marital or career)</td>
<td></td>
</tr>
<tr>
<td>Special Formula*</td>
<td>Exams and Teeth Cleaning</td>
<td>Laser Eye Surgeries</td>
<td></td>
<td>Cardiograms</td>
<td>Contraceptive Devices</td>
<td>Ambulance</td>
<td></td>
<td>OB/GYN Exams</td>
<td>Christian Science Practitioner</td>
<td>Exercise Programs*</td>
<td></td>
</tr>
<tr>
<td>Tuition: Special School/Teacher for Disability or Learning Disability*</td>
<td>Extractions and Fillings</td>
<td>Prescription Sunglasses</td>
<td></td>
<td>Laboratory Fees</td>
<td>Crutches, Walkers, Wheel Chairs</td>
<td>Fertility Enhancement and Treatment</td>
<td></td>
<td>OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)</td>
<td>Dermatologist</td>
<td>Hypnosis</td>
<td></td>
</tr>
<tr>
<td>Well Baby /Well Child Care</td>
<td>Oral Surgery</td>
<td>Radial Keratotomy</td>
<td></td>
<td>X-Rays</td>
<td>Exercise Equipment*</td>
<td>Hair Loss Treatment*</td>
<td></td>
<td>Pre- and Postnatal Treatments</td>
<td>Homeopath</td>
<td>Massage*</td>
<td></td>
</tr>
</tbody>
</table>

### 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.

**Please Note:** The IRS does not 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.

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

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
- Baby Electrolytes and Dehydration
- Pediatric, Enfalyte
- Contraceptives
- Unmedicated condoms
- Denture Adhesives, Repair, and Cleansers
- PoliGrip, Benzodent, Plate Weld, Efferdent
- Diabetes Testing and Aids
- Ascencia, One Touch, Diabetic Tusrin, insulin syringes; glucose products
- Diagnostic Products
- Thermometers, blood pressure monitors, cholesterol testing
- Ear Care
- Unmedicated ear drops, syrings, ear wax removal
- 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
- 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
- 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, burn supplies, electrotherapy products, catheters, unmedicated wound care, wheel chairs
- Incontinence Products
- Attends, Depend, GoodNites for juvenile incontinence, Prevail
- Prenatal Vitamins
- Stuart Prenatal, Nature’s Bounty Prenatal Vitamins
- Reading Glasses and Maintenance Accessories

For additional information, please contact your Plan Administrator.

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