

A comprehensive list of eligible and ineligible expenses

Health Reimbursement Accounts (HRAs), Health Savings Accounts (HSAs), and Flexible Spending Accounts (FSAs) can be great cost-savings tools. You can use them to reimburse yourself for eligible health care, dental, and dependent care expenses. But it's important to know which expenses can be reimbursed.

It's also important to keep a record of the expenses you pay with your HSA, HRA, or FSA in case your asks you to prove that an expense was eligible for reimbursement from your account, or in case you are audited by the IRS. Examples of records you should keep include: receipts, Explanation of Benefits (EOB), medical diagnosis/physician diagnosis letters, and prescriptions.

Important update: Due to the passage of the CARES Act, **starting January 1, 2020** the following items are eligible:

- Menstrual care/feminine hygiene products are now reimbursable.
- Over-the-counter drugs no longer require a prescription to be reimbursed.

Please note that the list is subject to change based on regulations, revenue rulings, and case law. The list is intended only as a general guideline for covered expenses. All items on the list may be subject to further restriction. An employer may limit which expenses are allowable under their FSA or HRA plan offering.

You can pay for certain health care, vision, and dental costs with an HRA, HSA, or Health Care FSA. The type of account you have may determine whose costs are covered and which costs are eligible.

A-D

Abortion - Medical expenses associated with a legal abortion are reimbursable.

Acid controllers - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Acne laser treatment - Expenses paid for acne treatment are covered.

Acne medications - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Acupuncture - Medical expenses paid for acupuncture are reimbursable.

Adoption - The cost of the adoption itself is not covered, however things like physicals for the adoptive parents, pre-adoption counseling, and other health related expenses may be covered.

Adult diapers - Expenses paid for diapers are reimbursable.

After-sun gel/lotions with aloe - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed) Expenses for medicated gels and lotions to treat effects of sun exposure are covered.

Age Management Systems (Cenegenics) - This is a comprehensive, evidence-based approach to age management and includes a set of diagnostics establishing a hormonal, metabolic and physical baseline. This is considered general well-being and would not be covered (unless prescribed by a physician to treat a medical condition).

Airplane air contaminant protection - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed) Expenses paid for over-the-counter medications to prevent the spread of airborne contaminants while flying are reimbursable.

Alcoholism and drug abuse - Medical expenses paid to a treatment center for alcohol or drug abuse are reimbursable. This includes meals and lodging provided by the center during treatment.

Allergy and sinus - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Alternative providers - Expenses paid to alternative providers for homeopathic or holistic treatments or procedures are generally not covered unless to treat a specific medical condition. Naturopathic procedures or treatments using natural agents such as air, water or sunshine are generally not reimbursable. Member's explanation of necessity required.

Ambulance - Medical expenses paid for ambulance service are reimbursable.

Antibiotic products, non-prescribed - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Anti-itch and insect bite - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Annual medical contract fees - Annual medical contract fees for exclusive provider care are not eligible.

Artificial limb - Medical expenses paid for an artificial limb are reimbursable.

Artificial teeth - See Medical aids.

Attendant - See Nursing services.

Automobile - See Car.

Back brace - Expenses paid for a back brace are reimbursable when submitted with a member's explanation of necessity.

Batteries - Expenses paid for the purchase of batteries are reimbursable when they are used for the sole purpose of an item that is also covered. This would include, but not be limited to, batteries for blood pressure machines, wheelchairs, heart defibrillators, etc. Request for reimbursement should include a description of the item the batteries are purchased for.

Benefit maximum - Expenses denied by medical insurance as benefit maximum(s) have been exhausted are reimbursable.

Birth control pills and devices - Medical expenses paid for birth control pills, injections and devices are reimbursable.

Birthing tub - The cost of rental or purchase is reimbursable.

Blood pressure monitor - Expenses paid for the purchase of the monitor are reimbursable.

Blue light blocking glasses - Expenses paid for blue light blocking glasses are covered.

Braille books and magazines - The amount by which the cost of Braille books and magazines for use by a visually impaired person exceeds the price for regular books and magazines is reimbursable.

Breast augmentation - Expenses related to breast augmentation (such as implants or injections) are not reimbursable because the procedure is cosmetic in nature. However, medical costs related to the removal of breast implants that are defective or are causing a medical problem are reimbursable.

Breast feeding - Pump, Shields, Gel Pads, Nursing Bras, and lactation supplies are reimbursable.

Breast reduction - Medical expenses related to breast reduction surgery are reimbursable only with a physician's diagnosis letter explaining that the procedure is medically required and not for cosmetic purposes (that is, to prevent or treat an illness or disease).

Breathing strips - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Capital expenses - If their main purpose is medical care, capital expenses paid for special equipment installed in a participant's home or for improvements to the home are reimbursable.

Car - Medical expenses are reimbursable for special hand controls and other special equipment installed in a car for the use of a person with disabilities. Also, the amount by which the cost of a car specially designed to hold a wheelchair exceeds the cost of a regular car is a reimbursable medical expense. However, the cost of operating a specially-equipped car is not reimbursable. See Transportation.

CBD/Hemp Oil - Covered with a medical diagnosis.

Chair - The cost of a reclining chair is reimbursable with a medical diagnosis.

Child care - See Dependent day care expenses.

Childbirth classes - Expenses for childbirth classes are reimbursable, but are limited to expenses incurred by the mother-to-be. Expenses incurred by a "coach"— even if that is the father-to-be are not reimbursable (if they are billed separately). To qualify as medical care, the classes must address specific medical issues, such as labor, delivery procedures, breathing techniques, and nursing. Newborn classes are not eligible.

Chiropractor - Expenses paid to a chiropractor for medical care are reimbursable.

Christian Science practitioners - Medical expenses paid to Christian Science practitioners are reimbursable.

Clinic - Medical expenses for treatment at a health clinic are reimbursable.

Clothing - The cost of clothing - even if prescribed - that substitutes for normal clothing is not deductible. However, prescribed special clothing purchased to alleviate or treat an illness or disease is reimbursable only to the extent that the cost is greater than the cost of the item(s) commonly available.

COBRA premiums - COBRA premiums that you pay for yourself or your eligible dependents are not reimbursable under a Health FSA. However, COBRA premiums are reimbursable under an HSA, and may be reimbursable under an HRA. Your employer determines which health care expenses are eligible under an HRA. To determine if a specific expense is paid by your HRA, please refer to your coverage plan.

Coinsurance amounts - Medical coinsurance amounts and deductibles are reimbursable.

Colon cleanse - Covered with a medical diagnosis.

Composite fillings - Fillings are covered.

Compound medications - Medications produced by medical professionals to treat a medical condition are reimbursable.

Conference - Amounts paid by an individual for admission and transportation expenses to a medical conference relating to the chronic disease of the individual or individual's eligible dependent are deductible if the costs are primarily for and essential to the medical care of the chronic disease. The cost of meals and lodging while attending the conference are not deductible as medical expenses. The claim submission must include the diagnosis.

Contact lenses - See Vision care.

Copies of medical records or radiographs - Payments required to have medical records or radiographs duplicated are reimbursable.

Corn pads - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Cosmetic procedures - Medical expenses for cosmetic procedures are reimbursable only if the procedure is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease. However, medical expenses paid for other cosmetic procedures are not deductible medical expenses under Code Section 213(d), and thus are not reimbursable. This applies to any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. For example, face lifts, hair transplants, hair removal (electrolysis), liposuction, teeth bleaching and dental veneers are generally not deductible. If there is a concern that a medical or dental procedure could be considered cosmetic, a medical diagnosis is required.

Cough, cold and flu medicines - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

CPAP (Sleep Apnea) machine supplies are covered.

CPR classes - Expenses paid for CPR classes as part of birthing classes are reimbursable, otherwise a physician's diagnosis letter for the family member is required.

Crutches - Medical expenses paid to buy or rent crutches are reimbursable.

Cushions/Pillows - The cost of cushions/pillows, including inflatable, are not covered (unless submitted with a medical diagnosis).

Dancing lessons, swimming lessons, etc. - Dancing, swimming lessons, etc., are not reimbursable, even if they are recommended by a doctor.

Day-after pill - Expenses paid for the purchase of pills to eliminate pregnancy risk are reimbursable.

Day care - See Dependent day care expenses.

Deductibles - Medical insurance deductibles and coinsurance amounts under the employer's plan are reimbursable.

Dental Enamel Micro-Abrasion - This is also known as dental bleaching. Service is covered with a medical diagnosis.

Dental treatment - Medical expenses for dental treatment are reimbursable. This includes fees paid to dentists for X-rays, models and molds, fillings, braces, extractions, dentures, dental implants and the difference in cost from insurance-approved restorations and alternative materials, etc. Veneers are covered only when medically necessary, but are not covered for purely cosmetic reasons. See Cosmetic procedures.

Dependent day care expenses - Dependent day care expenses are not reimbursable under a Health FSA, HRA or HSA, but may be reimbursable under a dependent care FSA.

Diabetic education - Diabetic education and nutritional counseling are eligible.

Diaper service - Payments for diapers or diaper services are not reimbursable unless they are needed to relieve the effects of a particular disease.

Diets - See Special foods.

Disability - See Braille books and magazines; Capital Expenses; Car; Guide dog or other animal; Learning disability; Mentally disabled special home for; Personal use items; Schools, Special; Television; Therapy; Transportation; and Wheelchair.

Donor egg extraction - Procedural expenses paid for the process of donor egg extraction to treat infertility are reimbursable.

Doula - Expenses paid for a doula whose primary purpose is for delivery of the infant are reimbursable. Charges where the primary purpose is child care after delivery are not covered. An explanation of the primary purpose should accompany the claim.

Driving Lessons - Driving lessons are not eligible.

Drugs - See Medicines.

Drug addiction - See Alcoholism and drug abuse.

Dry cast, protectors - Expenses paid for the purchase of dry casts and bandage protectors are reimbursable.

E-L

Ear molds - Expenses paid for the purchase of ear molds are reimbursable.

Ear piercing - Expenses for ear piercing are not reimbursable.

Ear wax removal - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications. – Expenses paid for the purchase of ear wax removal kits are reimbursable.

Electric toothbrush - Expenses paid for the purchase of electric toothbrushes are reimbursable when submitted with a medical diagnosis. Electric toothbrush replacement brushes are not reimbursable.

Electrolysis or hair removal - See Cosmetic surgery.

Embryo storage - Expenses paid for embryo storage are reimbursable. Medical diagnosis is required.

Employment-related expenses - Employment-related expenses such as employment physicals are not reimbursable. (Note, however, that physical exams that are not employment-related are reimbursable.) See Physical exams.

Employment taxes - See Nursing services.

Essential oils - Covered with a medical diagnosis.

Exercise equipment - The cost of exercise equipment for general well-being is not reimbursable unless submitted with a medical diagnosis.

Eye drops - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Eyeglasses - See Vision care.

Facial cleansers, toners, moisturizers - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Facial tissues, antiviral - Not eligible.

Fee for credit card payment - Fee is eligible when the provider or dependent care provider bills a fee for paying with a credit card.

Finance charges - Finance charges are not eligible.

Fitness programs - Fitness programs for general health are not reimbursable unless submitted with a medical diagnosis.

Fluoride, prescribed - Expenses paid for fluoride toothpaste or rinses prescribed to treat a specific medical condition are covered. Medical diagnosis is required.

Fluoride - Topical application of fluoride applied by a provider is eligible.

Food - See Special foods.

Forms Completion - Charges incurred by the member for provider completion of required forms (i.e. disability form) is covered.

Funeral expenses - Expenses for funerals are not reimbursable.

Gauze and/or Gauze Bandages - Purchase of these items are covered.

Genesis - Expenses paid for genesis are reimbursable with a medical diagnosis.

Genetic testing - Expenses paid for genetic testing are eligible.

Gift cards - Gift cards can be used to purchase items and the receipts for those items can then be submitted for reimbursement.

Gloves, latex - Expenses paid for latex gloves are reimbursable.

Glucose meters - Covered.

Glycerin Shakes - Service is only covered when submitted with a medical diagnosis.

Group medical insurance - See Insurance premiums.

Guardianship fees - Fees associated with establishing guardianship for an incapacitated individual are reimbursable.

Guide dog or other animal:

Guide dog - The cost of a guide dog or other animal used by the visually impaired or hearing impaired is reimbursable. Costs associated with a dog or other animal trained to assist persons with other physical disabilities are also reimbursable, as are amounts paid for the care of these specially-trained animals.

Service animals - Covered if animal is primarily for medical care to alleviate a mental defect or illness and would not have been paid but for that defect or illness; also expenses incurred to maintain the animal's health and vitality so it may perform its duties.

Hair loss treatments/Rogaine® - Reimbursable when prescribed by a physician for a specific medical condition, but not for cosmetic purposes (that is, to stimulate hair growth). Medical diagnosis is required.

Hair Transplant - Service is only covered when submitted with a medical diagnosis.

Hand sanitizer - Expenses paid for hand sanitizers are reimbursable.

Health club dues - Health club dues, YMCA® dues, or amounts paid for steam baths for general health or to relieve physical or mental discomfort not related to a particular medical condition are not reimbursable.

Hearing aids - Medical expenses for a hearing aid, repairs and batteries are reimbursable.

Heart defibrillator - Expenses paid for heart defibrillators are reimbursable.

Heartburn medicines - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); Covered to alleviate or treat injuries or sickness, see Over-the-counter medications.

Herbs - The cost of herbs taken for general well-being are not reimbursable. However, the cost of herbs taken to alleviate a specific medical condition are reimbursable. Medical diagnosis is required.

Holistic treatments - See Alternative providers.

Home urine test kit - Expenses paid for home urine test kits are reimbursable. See Kits.

Homeopathic treatments - See Alternative providers.

Hormone replacement therapy - Hormone replacement therapy (hormone pellets) are covered with a medical diagnosis.

Hospital - Expenses incurred as a hospital in-patient or out-patient for laboratory, surgical and diagnostic services qualify as medical expenses.

Hot pads, creams, and patches - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Hot tub - See Capital expenses.

Household help - The cost of household help, even if recommended by a doctor, is prohibited. However, certain expenses paid to an attendant providing nursing-type services are reimbursable. See Nursing services.

Human guide - Expenses for a human guide - to take a blind child to school, for example - are reimbursable. See Guide dog or other animal.

Humidifiers/Air purifiers - Humidifiers and air purifiers are eligible.

Hypnobirthing Classes - This is a childbirth method that focuses on preparing parents for gentle birth including techniques of deep relaxation, visualization, and self-hypnosis and is covered.

Hypnotherapy - Expenses paid for hypnotherapy are reimbursable when prescribed by a physician as therapy to treat a medical condition. Medical diagnosis is required.

Immigration Immunizations - Vaccinations required to immigrate are covered.

Implanon - Birth control injections are covered.

Impotence or sexual inadequacy - Medical expenses related to the treatment of impotence are reimbursable. Medical diagnosis is required.

Indigestion medicines - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Infant formula - The cost of infant formula is not covered, even if the mother was not capable of breast feeding.

Infertility - Medical expenses related to the treatment of infertility are reimbursable. Eligible expenses may include egg storage, egg donor costs, infertility monitors, in-vitro fertilization, and sperm washing. Surrogate costs associated with a qualified dependent of the taxpayer are reimbursable and may include such things as blood compatibility testing and psychological exams. If the surrogate mother is not a qualified dependent of the taxpayer, the costs that the surrogate mother incurs are not reimbursable. Storage costs associated with the freezing of blood cords, embryos, placentas and sperm (sperm banks) are generally reimbursable when a specific medical condition exists. Additionally, these costs are reimbursable only for a limited period until they can

be used to treat the existing condition (generally up to one year). Medical diagnosis is required. Pre-seed moisturizer is not reimbursable.

Insect repellent - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Insoles - Expenses paid for insoles are reimbursable. Medical diagnosis required.

Insulin - The cost of insulin is reimbursable.

Insurance premiums - Premiums for any health plan are not reimbursable under a Health Care FSA. Under an HRA and HSA, the following premiums are reimbursable: long-term care insurance, Medicare Part A or B, Medicare HMO and employer-sponsored retiree health insurance premiums, and premiums for a health plan during a period in which an individual is receiving retirement compensation.

Interest - Interest incurred because payment to a health care provider is delinquent is not covered.

Invisible Braces - Orthodontic braces that are manufactured to be nearly invisible are covered.

Kits - Expenses paid for kits such as first aid, home test, pregnancy kit, snake bite and bee sting are reimbursable.

Laboratory fees - Laboratory fees that are part of medical care are reimbursable.

Lactation Consultation/Lactation Supplies - These items are reimbursable.

Laetrile - Laetrile, even if prescribed by a doctor, is not reimbursable.

Lasik eye surgery - Radial keratotomy (RK), or other corrective eye surgery such as lasik surgery is a deductible expense under IRS Section 213(d) and is reimbursable.

Late Charges - Charges incurred because payment to a health care provider is delinquent are not covered.

Laxatives - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Lead-based paint removal - The cost of removing lead-based paints from surfaces in a home to prevent a child who has (or has had) lead poisoning from eating the paint are reimbursable. These surfaces must be in poor repair (peeling or cracking) or within the child's reach. The cost of repainting the scraped area, however, is not reimbursable.

Learning disability - Tuition payments to a special school for a child who has severe learning disabilities caused by mental or physical impairments, including nervous system disorders, are reimbursable. Medical diagnosis is required. Also, tutoring fees for a child's tutoring by a teacher who is specially trained and qualified to work with children who have severe learning disabilities are reimbursable. See Schools, special

Legal fees - Legal fees paid to authorize treatment for mental illness are reimbursable. However, any part of a legal fee that is a management fee, for example, a guardianship or estate management fee, is not reimbursable.

Licensing requirements - Neither the tax code nor IRS regulations require a plan participant to determine whether a provider is qualified, authorized under state law or licensed to practice before using his/her services. Services provided by a range of organizations and individuals may be reimbursable, including care provided by hospitals, medical doctors, dentists, eye doctors, chiropractors, nurses, osteopaths, podiatrists, psychiatrists, psychologists, physical therapists, acupuncturists, psychoanalysts and others.

Lice Treatment - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Life insurance premiums - Life insurance premiums are not reimbursable.

Lip treatments/Chapstick - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); Expenses paid for lip treatments to treat a medical condition such as cold or canker sores are reimbursable.

Liposuction - See Cosmetic surgery.

Lodging and meals - The cost of lodging and meals at a hospital or similar institution are reimbursable if the employee's main reason for being there is to receive medical care. The cost of lodging not provided in a hospital or similar institution while an employee is away from home is reimbursable if four requirements are met: (1) the lodging is primarily for and essential to medical care; (2) medical care is provided by a doctor in a licensed hospital or in a medical care facility related to, or the equivalent of, a licensed hospital; (3) the lodging is not lavish or extravagant under the circumstances; and (4) there is no significant element of personal pleasure, recreation or vacation in the travel away from home. See Nursing home.

The reimbursable amount cannot exceed \$50 for each night for each person.

Lodging is included for a person for whom transportation expenses are a medical expense because that person is traveling with the person receiving the medical care. For example, if a parent is traveling with a sick child, up to \$100 per night is reimbursable as a medical expense for lodging. Meals and lodging away from home for

medical treatment that is not received at a medical facility, or for the relief of a specific condition, are not reimbursable even if the trip is made on the advice of a doctor.

Long-term care insurance premiums - Long-term care insurance premiums are not reimbursable under a Health FSA.

M-O

Maintenance costs - Portion of expense incurred to maintain equipment used to treat a medical condition are reimbursable. For example, the cost of electricity to operate an air purifier when suffering from asthma. Member's explanation of necessity required.

Marijuana - Marijuana, even if prescribed by a doctor, is not reimbursable.

Marriage counseling - Expenses for marriage counseling services do not qualify as medical expenses. However, sexual inadequacy or incompatibility treatment is reimbursable.

Massage - Fees paid for massages are not reimbursable unless to treat a physical disability or illness. Medical diagnosis is required.

Massage chair - Expenses paid for a massage chair to treat a medical condition are reimbursable. Medical diagnosis is required.

Maternity clothes - Expenses for maternity clothes are not reimbursable.

Maternity support - Expenses paid for a maternity support band are reimbursable.

Mattresses - Mattresses and mattress boards are reimbursable. Medical diagnosis is required.

Meals - See Lodging and meals, or Special foods.

Medical aids - Medical aids such as false teeth, hearing aids, orthopedic shoes, crutches and elastic hosiery are reimbursable.

Medical alert programs - Expenses incurred to enroll in a medical alert program are reimbursable when accompanied by a medical diagnosis.

Medical information plan - Amounts paid to a plan that keeps medical information so that it can be retrieved from a computer data bank for medical care are reimbursable.

Medical services - Only legal medical services are reimbursable. Amounts paid for illegal operations or treatments, regardless of whether they are rendered by licensed or unlicensed practitioners, are not reimbursable.

Medicare Part A - The premium paid for Medicare Part A is not reimbursable under a Health FSA. However, see exceptions for HRA and HSA.

Medicare Part B - Premiums paid for Medicare Part B are not reimbursable under a Health FSA.

Medicated soaps, powders, and shampoos - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Medicine flavorings - Medicine flavorings are eligible.

Medicines, prescribed - Amounts paid for prescribed medicines and drugs are reimbursable. A prescribed drug is one which requires a prescription by a doctor for its use by an individual. The cost of insulin is also reimbursable. The cost of a prescribed drug ordered and shipped from another country cannot be reimbursed. The importation of prescribed drugs by individuals is illegal under federal law (even if allowed by state law). However, you can be reimbursed for the cost of a prescribed drug that you purchased and consumed in another country if the drug is legal in both the other country and the United States. See Over-the-counter medicines and drugs.

Menstrual care/feminine hygiene products - Effective January 1, 2020, menstrual care/feminine hygiene products are allowed. This may include, but not limited to, tampons, pads, liners, cups, sponges, and other similar products. See Over-the-counter medications.

Mentally handicapped, special home for - The cost of keeping a person with mental disabilities in a special home (not the home of a relative) on the recommendation of a psychiatrist to help the person adjust from life in a mental hospital to community living is reimbursable.

Mileage, Provider Fees - Mileage charges from the provider related to rendering care & patient observation for treatment plan development are covered.

Missed appointment fee - Not eligible.

Mobile body scan - These are considered preventive and diagnostic services and are covered.

Motion sickness - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Nasal Wash Systems (Neti Pots)/Inhalers/Spray/Strips- (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Naturopathic treatments - See Alternative providers.

Nausea relief - Expenses paid for nausea relief devices such as nausea bands are reimbursable. For over-the-counter nausea relief medications, see Over-the-counter medications.

Nightguard - Also referred to as occlusal guard. This is a dental appliance often used to treat TMJ or the clenching or grinding of teeth and is covered.

Nursing home - The cost of medical care in a nursing home or home for the aged for an employee, or for an employee's spouse or dependent, is reimbursable. This includes the cost of meals and lodging in the home if the main reason for being there is to get medical care.

Nursing services - Wages and other amounts paid for nursing services are reimbursable. Services need not be performed by a nurse as long as the services are of a kind generally performed by a nurse. This includes services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming the patient.

Only the amount spent for nursing services is reimbursable. If the attendant also provides personal and household services, these amounts must be divided between the time spent performing household and personal services and the time spent on nursing services.

Nutritional counseling - Nutritional counseling and diabetic education are eligible.

Meals - Amounts paid for an attendant's meals are also reimbursable. This cost may be calculated by dividing a household's total food expenses by the number of household members to find the cost of the attendant's food, then apportioning that cost in the same manner used for apportioning an attendant's wages between nursing services and all other services. (See above)

Upkeep - Additional amounts paid for household upkeep because of an attendant are also reimbursable. This includes extra rent or utilities paid because of having to move to a larger apartment to provide space for an attendant.

Infant care - Nursing or baby sitting services for a normal, healthy infant are not reimbursable. Social Security, unemployment (FUTA) and Medicare taxes paid for a nurse, attendant or other person who provides medical care are reimbursable.

Occupational therapy – Occupational therapy is covered.

Optometrist - See Vision care.

Oral syringe - Expenses paid for an oral syringe used to dispense medication are reimbursable.

Orthodontia - Services are reimbursable. This type of service does not fit the normal 'fee for service' arrangements seen with other care, and reimbursement can be made once charges have been billed. This can be a one time fee less any amount paid, or to be paid by your insurance plan, or as you are billed each month.

Orthodontia wax - Expenses paid for orthodontia wax are reimbursable.

Orthopedic shoes - See Medical aids.

Organ donor - See Transplants.

OSHA Compliance Fees - Fees charged by the provider to meet OSHA compliance requirements are covered.

Over-the-counter medicines and drugs - Effective January 1, 2020, expenses are generally reimbursable unless used for general well-being or for purely cosmetic purposes. Over-the-counter medicine and drug expenses that are incurred after January 1, 2020, are generally reimbursable. This may include, but not limited, to acetaminophen, acne products, allergy products, antacid remedies, antibiotic creams/ointments, anti-fungal foot sprays/creams, aspirin, baby care products, cold remedies, (including shower vapor tabs), cough syrups and drops, medicated eye and ear drops, ibuprofen, laxatives, migraine remedies, motion sickness, medicated nasal sprays, pain relievers, sleep aids, teething gels, and topical creams for itching, stinging, burning, pain relief, sore healing or insect bites. See Kits and Vapor units and refills.

Over-the-counter (OTC) items are eligible. OTC items include, but are not limited to band aids, bandages and wraps, braces and supports, catheters, contact lens solutions and supplies, contraceptives and family planning items, denture adhesives, diagnostic tests and monitors, diabetic supplies and testing, first aid supplies, peroxide, and rubbing alcohol.

Over-the-counter items which are items not categorized as a medicine or drug and may include, but are not limited to, nail clippers, pumice stones, etc., are not reimbursable, unless accompanied by a physician's diagnosis letter.

Over-the-counter toiletries or personal hygiene items which may include, but are not limited to shampoo, toothpaste, conditioners, hand creams, deodorant, shaving cream, razors, dental floss, body powders, hair gels/sprays, make-up, nail polish accessories, soap, mouthwash, etc., are not reimbursable.

Ovulation Predictor Test - Test kits to assist in identification of ovulation are covered.

Oxygen - Amounts paid for oxygen or oxygen equipment are reimbursable.

P-S

Pain relief - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Parental assistance - Expenses incurred with an agency to assist parents with newborn care (which may include nurturing are not covered unless submitted with a medical diagnosis).

Parking - See Transportation.

Pastoral Counseling - Service is only covered when submitted with a medical diagnosis.

People with an intellectual disability, special home for - The cost of keeping a person with an intellectual disability in a special home (not the home of a relative) on the recommendation of a physician to help the person adjust from life in a mental hospital to community living is reimbursable.

Personal Protective Equipment (PPE) - Products to prevent/stop the flow of disease are allowed. This may include, but not limited to, face masks, gloves, disinfecting wipes, and hand sanitizer.

Personal Trainer - Service is only covered when submitted with a medical diagnosis.

Personal use items - Items that are ordinarily used for personal, living, and family purposes are not reimbursable unless they are used primarily to prevent or alleviate a physical or intellectual disability or illness. For example, the cost of a wig purchased for the mental health of a patient who has lost all of his or her hair from disease is reimbursable. Medical diagnosis is required.

Phone equipment - See Telephone.

Physical exams - Physical exams are generally reimbursable, except for employment-related physicals. See Employment-related Expenses.

Physical therapy – Physical therapy is covered

Pill containers/boxes/organizers/storage - Pill storage containers are eligible.

Pill Crusher - Devices to crush medications are covered.

Pill cutter - Expenses paid for the purchase of a pill cutter are reimbursable.

Plane tickets - Expenses paid for the purchase of a plane ticket for a related hospitalization are reimbursable. See Transportation.

Postage - Postage stamps and fees are not covered unless the postage is used to submit a claim for reimbursement.

Potty pager - Expenses paid for the purchase of a potty pager are reimbursable.

Pre-Adoption Counseling - This counseling is covered as are all services related to adoption. See Adoption.

Pre-existing conditions - Medical expenses not covered because of the plan's pre-existing condition limitation are reimbursable.

Premiums - Premiums, of any kind, that you pay for yourself or your eligible dependents are not reimbursable under a Health FSA.

Prenatal vitamins - Prenatal vitamins are eligible.

Prescription drugs - See Medicines.

Private hospital room - The extra cost of a private hospital room is reimbursable.

Propecia® - Reimbursable when prescribed by a physician for a specific medical condition, but not for cosmetic purposes (that is, to stimulate hair growth). Medical Diagnosis is required.

Prosthesis - See Artificial limb.

Psychiatric care - Expenses for psychiatric care are reimbursable. These expenses include the cost of supporting a mentally ill dependent at a specially-equipped medical center where the dependent receives medical care. See Psychoanalysis and Transportation

Psychoanalysis - Expenses for psychoanalysis are reimbursable.

Psychologist - Expenses for psychological care are reimbursable.

Radial keratotomy - Radial keratotomy (RK), or other corrective eye surgery such as lasik surgery, is a deductible expense under IRS Section 213(d) and is reimbursable.

Radon remediation - Expenses incurred to remove radon from the residence are reimbursable.

Reasonable and customary charges, amounts in excess of - Medical expenses in excess of the plan's reasonable and customary charges are reimbursable.

Rebundled charges - Charges for services that are rebundled by the medical insurance plan for which the provider does not participate are reimbursable.

Remineralization Products - These products add back the minerals that acid has chewed away and are considered part of normal hygiene. Service is only covered when submitted with a medical diagnosis.

Resort - See Spa or resort.

Respiratory treatments - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Retin-A - Expenses are reimbursable when submitted with a medical diagnosis.

Saddle soap - Saddle soap is only covered when submitted with a medical diagnosis.

Sales tax - Sales tax charges incurred when paying for an eligible expense are reimbursable.

Savings Club - Dues to join a club that offers discounts on health items is not covered (i.e. a pharmacy savings club).

Scar treatments - Expenses incurred for the treatment of scars are reimbursable.

Schools, special - Expenses paid to a special school for a mentally impaired or physically disabled person are reimbursable if the main reason for using the school is its resources for treating the disability.

This includes the cost of a school that:

teaches Braille to a visually impaired child;

teaches lip-reading to a hearing-impaired child; or

provides remedial language training to correct a condition caused by a birth defect.

The cost of meals, lodging and ordinary education supplied by a special school is reimbursable only if the main reason for using the school is its resources for treating the mental or physical disability. The cost of sending a non-disabled "problem child" to a special school for benefits the child may get from the course of study and disciplinary methods is not reimbursable.

Scientology "audits" - Amounts paid to the Church of Scientology for "audits" do not qualify as expenses for medical care.

Sexual counseling - Expenses for counseling regarding sexual inadequacy or incompatibility are reimbursable if the counseling is provided to a husband and/or wife.

Shampoo, medicated - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Shaving club – Shaving club memberships are not covered.

Shipping charges - Shipping charges incurred when paying for an eligible expense are reimbursable.

Shower chair - Expenses incurred for the purchase of a shower chair are reimbursable when accompanied by a medical diagnosis.

Sleep aids and sedatives - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Smoking cessation drugs and programs - The cost of drugs to stop smoking for the improvement of general health are reimbursable. This includes nicotine patches and gum.

Smoking program - The cost of a program to stop smoking for the improvement of general health is reimbursable.

Spa or resort - Although a visit to a spa or resort may be prescribed by a physician for medical treatment, only the costs of the medical services provided are reimbursable, not the cost of transportation.

See Transportation and Trips.

Special foods - The costs of special foods and/or beverages - even if prescribed - that substitute for other foods or beverages which a person would normally consume and which satisfy nutritional requirements (such as the consumption of bananas for potassium), are not deductible. However, prescribed special foods or beverages are reimbursable if they are consumed primarily to alleviate or treat an illness or disease, and not for nutritional purposes. Special foods and beverages are reimbursable only to the extent that their cost is greater than the cost of the commonly available version of the same product. Claim submission should include the normal cost of the item.

Speech therapy – Speech therapy is covered.

Sperm storage - See Temporary storage for infertility treatment.

Spider vein therapy - Spider vein therapy (with sclerosing agent injections) is considered cosmetic and is not covered. However, if the therapy is for a condition other than cosmetic treatment of spider veins, the charges are reimbursable when accompanied by a medical diagnosis.

Sports Gear, Protective - Special equipment purchased and used during sports activity to protect from injury is covered. For example Heart-gard shirts or mouth guards.

Sports mouthguard - Expenses incurred for the purchase of a sports mouthguard are reimbursable.

Sports orthotics - Expenses paid for sports orthotics are reimbursable when submitted with a medical diagnosis.

Sterilization - The cost of a legal sterilization (a legally-performed operation to make a person unable to have children) is reimbursable.

Stethoscope - Expenses incurred for the purchase of a stethoscope are reimbursable.

Stomach remedies - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Substance abuse - See Alcoholism and drug abuse.

Sunburn creams and ointments - (Effective January 1, 2020, a doctor's prescription for reimbursement is no longer needed); see Over-the-counter medications.

Sunscreen - Expenses incurred for the purchase of sunscreen are reimbursable. Tanning lotions without sunscreen are not reimbursable.

Supplements - The cost of supplements taken for general well-being are not reimbursable. However, the cost of supplements taken to alleviate a specific medical condition is reimbursable. Medical diagnosis is required.

Swimming lessons - See Dancing lessons, swimming lessons, etc.

T-Z

Taxes, state care (surcharge), or sick tax - Tax amounts passed on to the member are reimbursable.

Telephone - The costs of purchasing and repairing special telephone equipment that lets a hearing-impaired person communicate over a regular telephone are reimbursable.

Television - The cost of equipment that displays the audio part of TV programs as subtitles for the hearing-impaired is reimbursable. This may include an adapter that attaches to a regular TV or the cost of a specially-equipped TV in excess of the cost of the same model regular TV set.

TENS units/Cold units - Transcutaneous electrical nerve stimulation (TENS) pain management units/cold units are eligible.

Temporary storage for infertility treatment - Expenses incurred for sperm storage are reimbursable.

Therapy - Amounts paid for Therapy received as medical treatment are reimbursable. Payments made to an individual for special exercises or music therapy administered to a child with an intellectual disability are also reimbursable. These so-called "patterning" exercises consist mainly of coordinated physical manipulation of the child's arms and legs to imitate crawling and other typical movements. See Fitness programs or Massage.

Thermometer - Expenses for purchase of a thermometer or thermometer covers are reimbursable.

Toilet seat covers - Expenses incurred for the purchase of toilet seat covers are reimbursable.

Transplants - Payments for surgical, hospital, laboratory and transportation expenses for a prospective or actual donor of a kidney or other organ are reimbursable.

Transportation - Amounts paid for transportation primarily for, and essential to, medical care are reimbursable.

Reimbursable transportation expenses include:

bus, taxi, train or plane fare, or ambulance service;

actual car expenses, such as gas and oil (but not expenses for general repair, maintenance, depreciation and insurance);

mileage charges from the service provider related to rendering care and patient observation for treatment plan development;

parking fees and tolls;

transportation expenses of a parent who must accompany a covered member who needs medical care;

transportation expenses of a nurse or other person who can give injections, medications or other treatment required by a patient who is traveling to get medical care and is unable to travel alone;

transportation expenses for regular visits to see a dependent that has a mental health illness if these visits are recommended as a part of treatment.

Instead of actual expenses, it is acceptable to use a flat rate per mile for each mile a car is used for medical purposes. The IRS updates this amount annually, refer to IRS publications for current reimbursable rate. The cost of tolls and parking may be added to this amount.

Reimbursable transportation expenses do not include:

transportation expenses to and from work, even if a medical condition requires a specific means of transportation; or

transportation expenses incurred if, for non-medical reasons, an employee chooses to travel to another location (or to a resort or spa) for an operation or other medical care prescribed by a doctor.

tips paid for taxi fare or other transportation.

Trips - Amounts paid for transportation to another location, if the trip is primarily for and essential to receiving medical services, are reimbursable. See Lodging and meals.

A trip or vacation taken for a change in environment, improvement of morale or general improvement of health, is not reimbursable, even if it is taken at the advice of a doctor. See Spa or resort.

Tubal ligation - Expenses incurred for a tubal ligation are reimbursable.

Tuition - Charges for medical care included in the tuition of a college or private school are reimbursable if the charges are separately stated in the tuition bill. See Learning disability and Schools, special.

Tutor's fees - See Learning disability.

Union dues - Union dues are not eligible.

Ultrasound - 4D/Elective - Ultrasounds that are solely for the purpose of identifying the sex of the fetus are not covered.

Vacation - See Trips.

Vaccines - Expenses for vaccines are reimbursable.

Vapor units and refills - Expenses paid for the purchase of vapor units such as plug-in units or their refill cartridges are reimbursable.

Vasectomy - Medical expenses related to a vasectomy or vasectomy reversal are reimbursable.

Vent cleaning - Expenses paid for the cleaning of your home's vent system are reimbursable. Medical diagnosis is required.

Vision care - Optometric services and medical expenses for eyeglasses and contact lenses needed for medical reasons are reimbursable. Eye exams and expenses for contact lens solutions are also reimbursable. However, premiums for contact lens replacement insurance are not reimbursable. See Radial keratotomy and Lasik eye surgery.

Other vision services that are covered are:

contact lens cases;

corrective swim goggles;

eye charts;

eyeglass cases;

eyeglass cleaning supplies such as cleaning cloths;

reading glasses;

eyeglass repair or repair kits;

safety glasses when the lens correct visual acuity;

sunglasses or sunglass clips when the lens correct visual acuity; and

vision shaping.

Vitamins - Daily multivitamins taken for general well-being are not reimbursable.

Vitamins taken as treatment for a specific medical condition are reimbursable with a medical diagnosis. See Prenatal vitamins.

Wage continuation policies - Premiums paid under wage continuation policies are not reimbursable.

Walker and accessories - Expenses paid for a walker to aid mobility and their accessories such as baskets for carrying items are reimbursable.

Warranties - Warranties are not eligible.

Waterpik - Eligible with a medical diagnosis.

Weight loss aids - Expenses paid for aids to weight loss are reimbursable when the weight loss program is to treat a medical illness. Aids include pedometers, mixers, scales, action planners, recipe books and audio tapes. Medical diagnosis is required.

Weight loss machines - See Exercise equipment.

Weight loss programs, treatments and prescriptions - The cost of weight loss programs, treatments and prescriptions for general health are not reimbursable even if a doctor prescribes them. Weight loss program food or convenience items such as water bottles are not reimbursable. However, if the program, treatment or prescription is prescribed by a physician to treat a medical illness (e.g., heart disease), the expense should be reimbursable. Medical diagnosis is required.

Well baby care - See Nursing services.

Wheelchair - Amounts paid for an autoette or a wheelchair used mainly for the relief of sickness or disability, and not just to provide transportation to and from work, are reimbursable. The cost of operating and maintaining the autoette or wheelchair is also reimbursable.

Wheelchair accessories - Expenses paid for accommodation accessories such as wheelchair backpacks are reimbursable.

Wigs - See Personal use items.

X-ray fees - Amounts paid for X-rays taken for medical reasons are reimbursable.

Yoga class - Expenses paid for yoga class are reimbursable when the activity is to treat a medical condition. Medical diagnosis is required.