

## Your Health Care FSA/HSA Eligible and Ineligible Expenses

### Maximize the Value of Your Reimbursement Account

Your Health Care Flexible Spending Account (FSA) and/or Health Savings Account (HSA) dollars can be used for a variety of out-of-pocket health care expenses that qualify as federal income tax deductions under Section 213(d) of the Internal Revenue Code ("IRC"). Health Care FSA dollars can be used to reimburse you for medical and dental expenses incurred by you, your spouse or eligible dependents (children, siblings, parents and other dependents which are defined in your Plan Documents). HRA dollars can only be used to pay for eligible medical expenses incurred by employees and their dependents enrolled in the HRA.

**IMPORTANT:** Not all expenses are eligible under all plans. An employer may limit which expenses are allowable under their Health Care FSA plan. If you are unsure of what your Health Care FSA / HSA dollars may be used for, please contact your Plan Administrator. The following is a list of expenses currently eligible and not eligible by the Internal Revenue Service ("IRS") as deductible medical expenses. This list is not necessarily inclusive or exclusive, and may be subject to change based on regulations, IRS revenue rulings and case law. It is solely based on our current interpretation of IRC Section 213(d) and is not intended to be legal advice.

#### 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\*

**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.

Eligible Over-the-Counter Items		
(Product categories are listed in bold face; common examples are listed in regular face.)		
<ul style="list-style-type: none"> <li>■ <b>Baby Electrolytes and Dehydration</b> Pedialyte, Enfalyte</li> <li>■ <b>Contraceptives</b> Unmedicated condoms</li> <li>■ <b>Denture Adhesives, Repair, and Cleansers</b> PoliGrip, Benzodent, Plate Weld, Effident</li> <li>■ <b>Diabetes Testing and Aids</b> Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products</li> <li>■ <b>Diagnostic Products</b> Thermometers, blood pressure monitors, cholesterol testing</li> <li>■ <b>Ear Care</b> Unmedicated ear drops, syringes, ear wax removal</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Elastics/Athletic Treatments</b> ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts</li> <li>■ <b>Eye Care</b> Contact lens care</li> <li>■ <b>Family Planning</b> Pregnancy and ovulation kits</li> <li>■ <b>First Aid Dressings and Supplies</b> Band Aid, 3M Nexcare, non-sport tapes</li> <li>■ <b>Foot Care Treatment</b> Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles</li> <li>■ <b>Glucosamine &amp;/or Chondroitin</b> Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements</li> <li>■ <b>Hearing Aid/Medical Batteries</b></li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Home Health Care (limited segments)</b> Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints &amp; casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheelchairs</li> <li>■ <b>Incontinence Products</b> Attends, Depend, GoodNites for juvenile incontinence, Prevail</li> <li>■ <b>Nasal Care</b> Saline Nasal Spray</li> <li>■ <b>Prenatal Vitamins</b> Stuart Prenatal, Nature's Bounty Prenatal Vitamins</li> <li>■ <b>Reading Glasses and Maintenance Accessories</b></li> </ul>

The CARES Act (Coronavirus Aid, Relief, and Economic Security Act of 2020) **expanded** the list of eligible expenses for FSAs, HSAs and HRAs (when plan designs authorize these expenses) to include the following retroactive to January 1, 2020.

Eligible Over-the-Counter Medicines and Drugs		
<ul style="list-style-type: none"> <li>■ Acid controllers</li> <li>■ Acne medications</li> <li>■ Allergy &amp; sinus</li> <li>■ Antibiotic products</li> <li>■ Antifungal (Foot)</li> <li>■ Antiparasitic treatments</li> <li>■ Antiseptics &amp; wound cleansers</li> <li>■ Antidiarrheals</li> <li>■ Anti-gas</li> <li>■ Anti-itch &amp; insect bite</li> <li>■ Baby rash ointments &amp; creams</li> <li>■ Baby teething pain</li> <li>■ Cold sore remedies</li> <li>■ Contraceptives</li> </ul>	<ul style="list-style-type: none"> <li>■ Cough, cold &amp; flu</li> <li>■ Denture pain relief</li> <li>■ Digestive aids</li> <li>■ Ear care</li> <li>■ Eye care</li> <li>■ Feminine antifungal &amp; anti-itch</li> <li>■ <b>Feminine Products</b> tampons, pads, liners, cups, sponges, or similar products used by consumers with respect to menstruation</li> <li>■ Fiber laxatives (bulk forming)</li> <li>■ First aid burn remedies</li> <li>■ Foot care treatment</li> <li>■ Hemorrhoidal preps</li> <li>■ Homeopathic remedies</li> </ul>	<ul style="list-style-type: none"> <li>■ Incontinence protection &amp; treatment products</li> <li>■ Laxatives (non-fiber)</li> <li>■ Medicated nasal sprays, drops, &amp; inhalers</li> <li>■ Medicated respiratory treatments &amp; vapor products</li> <li>■ Motion sickness</li> <li>■ Oral remedies or treatments</li> <li>■ Pain relief (includes aspirin)</li> <li>■ Skin treatments</li> <li>■ Sleep aids &amp; sedatives</li> <li>■ Smoking deterrents</li> <li>■ Stomach remedies</li> <li>■ Unmedicated vapor products</li> </ul>

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

Ineligible Expenses		
<ul style="list-style-type: none"> <li>■ Contact Lens or Eyeglass Insurance</li> <li>■ Cosmetic Surgery/Procedures</li> <li>■ Electrolysis</li> </ul>	<ul style="list-style-type: none"> <li>■ Marriage or Career Counseling</li> <li>■ Swimming Lessons</li> </ul>	<ul style="list-style-type: none"> <li>■ Personal Trainers</li> <li>■ Sunscreen (spf less than 30)</li> </ul>
Note: This list is not meant to be all-inclusive.		

**For additional information, please contact your Plan Administrator and/or tax advisor.**