



Know Your Tribal Assistance Benefits Card Eligible and Ineligible Expenses

- These Benefit Card reimbursement dollars can be used to reimburse you for eligible Medical, Dental, and Vision expenses for Tribal Members only (the individual’s name that appears on the front of the card).
- Here is a sample list of expenses currently eligible and not eligible under your Tribal Assistance Benefits Card Program. This list is not necessarily inclusive or exclusive. If you have a question about an item that is not listed below please call Keystone Flex Administrators at 1-866-680-8308.
- 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 Letter of Medical Necessity or prescription from your health care provider to qualify for reimbursement, and will have to be filed with Keystone Flex manually for reimbursement. Some OTC items are qualified expenses, however, if your card declines when purchasing you will need to contact Keystone Flex for further instruction.

Examples of Eligible Expenses below:

Sample List of Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Special Formula*
- 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

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*
- Prosthetics
- Syringes
- Wigs*

MEDICATIONS

- Insulin / Diabetic Supplies
- 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

Sample List of Eligible Expenses

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

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

MEDICAL PROCEDURES/SERVICES

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

THERAPY

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

Examples of INELIGIBLE Expenses below:

Sample List of Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Electrolysis
- Marriage or Career Counseling
- Swimming Lessons
- Personal Trainers
- Sunscreen (spf less than 30)

NOTE: Effective 4/3/2020, the Tribe has ruled to allow over the counter medications (Ibuprofen, cough medicine, etc.) as well as menstrual products under this plan. Your card WILL NOT function for these items. You will have to pay out of pocket and file a manual claim through your portal, mobile app, or via email/fax/mail for reimbursement. Five of the most common over the counter expenses that are now eligible under this plan without a prescription are listed below.

- Pain Relief Medications

Headaches. Muscle soreness. Sprains. There are so many reasons to need pain relievers. There are two common types of over-the-counter pain medications: acetaminophen and nonsteroidal anti-inflammatory drugs (NSAIDs), both of which are now among the eligible expenses available from an FSA.

- Cold And Flu Products

Winter may be behind us, but cold and flu season never really goes away. As much as 20 percent of the U.S. population gets the flu, on average each season. Fortunately, the over-the-counter medicines taken to cope with a severe cough or congestion are now eligible expenses.

- Allergy Products

Thirty percent of American adults and 40 percent of children suffer from allergies. And the cost of allergies to the healthcare system is estimated at \$18 billion. Those who do have allergies can now find relief with their FSA funds in the form of over-the-counter antihistamines and decongestants.

- Heartburn Medications

Heartburn is among the more common afflictions in this country. That's why Americans spend billions of dollars each year on medicines that treat heartburn. The CARES Act means that these over-the-counter drugs are FSA eligible without a prescription.

- Menstrual Products

The CARES Act also included menstrual care products as eligible expenses for FSAs. Eligible products include tampons, pads and menstrual sponges.