

# Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) Eligible and Ineligible Expenses

## 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 a list of most eligible and ineligible 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
- Breast Pump & Supplies to assist with lactation – 2/11/11

#### 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\*
- 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
- Over the Counter Medicines/Drugs

#### OBSTETRICS

- 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 Letter of Medical Necessity (LMN) from your health care provider to qualify for reimbursement. (A sample LMN form can be found on our website at [www.sieba.com](http://www.sieba.com)). For additional information, check your Summary Plan Document or contact SIEBA, LTD. (800) 252-4624, (607) 786-3003.

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 | ■ Marriage or Career Counseling | ■ Sunscreen (spf less than 30)* |
| ■ Cosmetic Surgery/Procedures        | ■ Personal Trainers             | ■ Swimming Lessons              |
| ■ Electrolysis                       |                                 |                                 |

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**Please Note:** As changed by the CARES Act, signed into law on 3/27/2020, the IRS will allow Over-the-Counter (OTC) medicines or drugs to be purchased with Health Care FSA or HRA funds without a prescription.

### Eligible Over the Counter Medicines and Drugs

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

OTC items that are not medicines or drugs remain eligible for purchase with FSAs and HRAs.

### Eligible Over the Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

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| <ul style="list-style-type: none"> <li>■ <b>Baby Electrolytes and Dehydration</b><br/>Pedialyte, Enfalyte</li> <li>■ <b>Contraceptives</b><br/>Unmedicated condoms</li> <li>■ <b>Denture Adhesives, Repair, and Cleansers</b><br/>PoliGrip, Benzodent, Plate Weld, Efferdent</li> <li>■ <b>Diabetes Testing and Aids</b><br/>Ascencia, One Touch, insulin syringes; glucose products</li> <li>■ <b>Diagnostic Products</b><br/>Thermometers, blood pressure monitors, cholesterol testing</li> <li>■ <b>Ear Care</b><br/>Unmedicated ear drops, syringes, ear wax removal</li> </ul> | <ul style="list-style-type: none"> <li>■ <b>Elastics/Athletic Treatments</b><br/>ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts</li> <li>■ <b>Eye Care</b><br/>Contact lens care</li> <li>■ <b>Family Planning</b><br/>Pregnancy and ovulation kits</li> <li>■ <b>First Aid Dressings and Supplies</b><br/>Band Aid, 3M Nexcare, non-sport tapes</li> <li>■ <b>Foot Care Treatment</b><br/>Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles</li> <li>■ <b>Hearing Aid/Medical Batteries</b></li> <li>■ <b>Menstrual Care Products</b><br/>Tampon, pad, liner, cup, sponge</li> </ul> | <ul style="list-style-type: none"> <li>■ <b>Home Health Care (limited segments)</b><br/>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, wheel chairs</li> <li>■ <b>Incontinence Products</b><br/>Attends, Depend, GoodNites for juvenile incontinence, Prevail</li> <li>■ <b>Prenatal Vitamins</b><br/>Stuart Prenatal, Nature's Bounty Prenatal Vitamins</li> <li>■ <b>Reading Glasses and Maintenance Accessories</b></li> </ul> |
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For additional information, please contact: SIEBA, LTD., PO Box 5000, Endicott, NY 13761-5000. (607) 786-3003, (800) 252-4624, (607) 786-3437 FAX