# Eligible and Ineligible Expenses

Health Care Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA) contain pre-tax funds that can be used for a variety of out-of-pocket health care expenses. The following is a list of 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

### 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
- Compression Stockings*
- 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
- 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*
The IRS does not allow the following expenses to be reimbursed as they are not prescribed by a physician for a specific ailment.

**Ineligible Expenses**

- Cosmetic Surgery/Procedures
- Electrolysis
- Marriage or Career Counseling
- Insurance Premiums and Interest (FSA plan)
- Long-Term Care Premiums (FSA plan)
- Personal Trainers
- Sunscreen (spf less than 30)
- Swimming Lessons

On January 1, 2011, funds can no longer be used to purchase OTC medicines and drugs unless the medicine or drug is prescribed. A “prescription” means a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state.

If you have a prescription for an OTC medicine or drug, you can use your SHDR Benefit Access Visa® Card for this purchase as long as the prescription is filled by the pharmacist with an Rx number assigned. **CHECK WITH YOUR PHARMACIST TO MAKE SURE THEY CAN FILL AN OTC PRESCRIPTION.** If your OTC prescription is not filled by a pharmacist, you must pay out-of-pocket and submit a manual claim requesting reimbursement.

**Eligible Over-the-Counter Items**

*Note: Product categories are listed in bold; common examples of products are listed in regular face.*

The following is a list of example Over-the-Counter (OTC) items that clearly are not medicine or drugs and are eligible for purchase with Health Care FSA dollars. You can use your benefits card for these items.

- **Antiseptics, Wound Cleansers**
  - Alcohol, peroxide, epsom salt
- **Baby Electrolytes**
  - Pedialyte, Enfalyte
- **Denture Adhesives, Repair, and Cleansers**
  - PoliGrip, Benzodent, Efferdent
- **Diabetes Testing and Aids**
  - Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- **Diagnostic Products**
  - Thermometers, blood pressure monitors, cholesterol testing
- **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
- **Hearing Aid/Medical Batteries**
- **Incontinence Products**
  - Attends, Depend, GoodNites for juvenile incontinence
- **Reading Glasses and Maintenance Accessories**

For additional information, please contact your Plan Administrator.

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