Know your eligible & ineligible expenses

If you have a health savings account (HSA) or flexible spending account (FSA), you can use pre-tax dollars to cover eligible expenses. To help better understand what is and isn't eligible, we've developed a list of both. For a more detailed list of eligible and ineligible expenses, check your UMR plan document.

Eligible expenses

Expenses that could be considered dual purpose (having both medical and personal benefits) may need a medical practitioner's note explaining the diagnosis and treatment action that is needed for this specific medical condition. This list is not meant to be all inclusive.

Dental services
- Dental services
- Dental x-rays
- Dentures
- Exams/teeth cleaning
- Extractions
- Fillings
- Gum treatment
- Oral surgery
- Orthodontia/braces

Lab exams/tests
- Blood tests
- X-rays
- Cardiographs
- Laboratory fees
- Metabolism tests
- Spinal fluid tests
- Urine/stool analyses

Vision services
- Eye examinations
- Eyeglasses
- Contact lenses
- Laser eye surgeries
- Artificial eyes
- Prescription sunglasses
- Radial keratotomy/LASIK

Medical treatments/procedures
- Acupuncture
- Alcoholism *(inpatient treatment)*
- Drug addiction
- Hearing exams
- Hospital services
- Infertility
- In vitro fertilization
- Norplant insertion or removal
- Physical exam *(not employment related)*
- Physical therapy
- Reconstructive surgery *(if medically necessary due to congenital defect or accident)*
- Rolfing
- Speech therapy
- Sterilization
- Transplants *(including organ donor)*
- Vaccinations/immunizations
- Vasectomy and vasectomy reversal
- Weight loss programs *(as prescribed by your doctor)*
- Well baby care

Medical equipment supplies and services
- Abdominal/back supports
- Ambulance services
- Arches/orthopedic shoes
- Contraceptive, prescribed
- Counseling
- Crutches
- Guide dog (for visually/hearing impaired)
- Hearing devices and batteries
- Hospital bed
- Lead paint removal *(if not capital expense and incurred for a child poisoned)*
- Learning disability *(special school/teacher)*
- Medic alert bracelet or necklace
- Oxygen equipment
- Prescribed medical and exercise equipment
- Prosthesis
- Splints/casts or support hose *(if medically necessary)*
- Syringes
- Transportation expenses (mileage and parking)
- Tuition fee at special school for disabled child
- Weight loss drugs *(to treat specific disease)*
- Wheelchair
- Wigs *(hair loss due to disease)*

Medication
- Insulin
- Prescribed birth control & vitamins
- Prescription drugs

Obstetric services
- Lamaze class
- Midwife expenses
- OB/GYN exams
- OB/GYN prepaid maternity fees *(reimbursable after date of birth)*
- Prenatal and postnatal Treatments

Practitioners
- Allergist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath
- Osteopath
- Physician
- Psychiatrist

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FSAs...putting more money in your pocket!

Ineligible expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

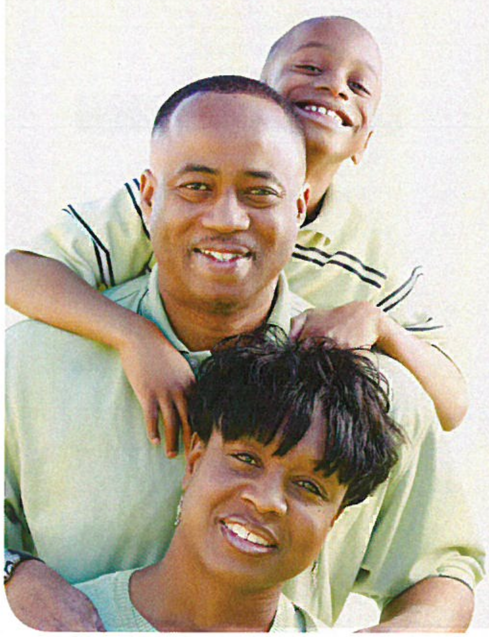
- Babysitting and child care
- Contact lens or eyeglass Insurance
- Cosmetic surgery/ procedures
- Dancing/exercise/fitness programs
- Diaper service
- Electrolysis
- Personal trainers or exercise equipment
- Hair loss medication
- Hair transplant
- Health club dues
- Insurance premiums and interest
- Long-term care premiums
- Marriage counseling
- Maternity clothes
- Vitamins or nutritional supplements
- Swimming lessons
- Teeth whitening/ bleaching
- Personal care items

Over-the-counter items

Over-the-counter medicines/ drugs are not allowed without a prescription.

Eligible
Medicines/drugs with a prescription
Over-the-counter supplies *(including contact solution, Band-Aids, crutches, etc.)*

Ineligible
OTC items purchased for personal use
Medicines/drugs without a prescription



Please note...

Health care FSA contribution amounts are limited due to Health Care Reform Law. Please refer to your plan document for the specific contribution limits allowed by your plan.

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