

Eligible/Ineligible Expenses List

The list below applies to Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and comprehensive Health Reimbursement Arrangements (HRAs).

Regardless of your plan year, under PPACA (health reform law), the maximum annual election will be capped at \$2,500 effective 1/1/2013 for HSAs and FSAs.

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 and wheel chairs
- Exercise equipment*
- Hospital beds*
- Mattresses*
- Medic alert bracelets or necklaces
- Nebulizers
- Orthopedic shoes*
- Oxygen*
- Post-mastectomy clothing
- Prosthetics
- Syringes
- Wigs*

Medical Procedures/Services

- Acupuncture
- Alcohol and drug/substance abuse (inpatient treatment/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*

Medication

- 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 "potential 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.

The latest eligible expense matrix can be accessed at <http://hcet.ebia.com/ebri>. The login password is **ebene2011**.

The IRS does NOT allow the following expenses to be reimbursed under FSAs or HRAs, as they are not prescribed by a physician for a specific ailment. This list is NOT meant to be all-inclusive.

Ineligible Expenses

- Contact lens or eyeglass insurance
- Cosmetic surgery/procedures
- Electrolysis
- Insurance premiums and interest (FSA Ineligible Only)
- Long-term care premiums (FSA Ineligible Only)
- Marriage or career counseling
- Personal trainers
- Sunscreen (spf less than 30)
- Swimming lessons

Note: The IRS does not allow over-the-counter (OTC) medicines or drugs to be purchased with FSA or HRA funds unless accompanied by a prescription and the prescription is filled by a pharmacist. If you have an OTC prescription, you can use your benefits card for these purchases.

Ineligible Over-the-Counter Medicines and Drugs (unless prescribed in accordance with state laws)

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

OTC items that are NOT medicines or drugs remain eligible for purchase with FSAs and HRAs. You can use your benefits card for these items.

Eligible Over-the-Counter Items

- **Baby Electrolytes and Dehydration** (Pedialyte, Enfalyte)
- **Contraceptives** (unmedicated condoms)
- **Denture Adhesives, Repair and Cleansers** (PoliGrip, Benzodent, Plate Weld, Efferdent)
- **Diabetes Testing and Aids** (Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products)
- **Diagnostic Products** (thermometers, blood pressure monitors, cholesterol testing)
- **Ear Care** (unmedicated ear drops, syringes, ear wax removal)
- **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)
- **Foot Care Treatment** (Unmedicated corn and callus treatments (e.g. callus cushions), devices, therapeutic insoles)
- **Glucosamine and/or Chondroitin** (Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements)
- **Hearing Aid/Medical Batteries**
- **Home Health Care** - limited segments (Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints and casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs)
- **Incontinence Products** (Attends, Depend, GoodNites for juvenile incontinence, Prevail)
- **Prenatal Vitamins** (Stuart Prenatal, Nature's Bounty Prenatal Vitamins)
- **Reading Glasses and Maintenance Accessories**

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