

# 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.

<b>Dental services</b>	<b>Medical treatments/procedures</b>	<b>Medical equipment supplies and services</b>	Weight loss drugs <i>(to treat specific disease)</i>
Dental services	Acupuncture	Abdominal/back supports	Wheelchair
Dental x-rays	Alcoholism <i>(inpatient treatment)</i>	Ambulance services	Wigs <i>(hair loss due to disease)</i>
Dentures	Drug addiction	Arches/orthopedic shoes	<b>Medication</b>
Exams/teeth cleaning	Hearing exams	Contraceptive, prescribed	Insulin
Extractions	Hospital services	Counseling	Prescribed birth control & vitamins
Fillings	Infertility	Crutches	Prescription drugs
Gum treatment	In vitro fertilization	Guide dog <i>(for visually/hearing impaired)</i>	<b>Obstetric services</b>
Oral surgery	Norplant insertion or removal	Hearing devices and batteries	Lamaze class
Orthodontia/braces	Physical exam <i>(not employment related)</i>	Hospital bed	Midwife expenses
<b>Lab exams/tests</b>	Physical therapy	Lead paint removal <i>(if not capital expense and incurred for a child poisoned)</i>	OB/GYN exams
Blood tests	Reconstructive surgery <i>(if medically necessary due to congenital defect or accident)</i>	Learning disability <i>(special school/teacher)</i>	OB/GYN prepaid maternity fees <i>(reimbursable after date of birth)</i>
X-rays	Rolfing	Medic alert bracelet or necklace	Prenatal and postnatal Treatments
Cardiographs	Speech therapy	Oxygen equipment	<b>Practitioners</b>
Laboratory fees	Sterilization	Prescribed medical and exercise equipment	Allergist
Metabolism tests	Transplants <i>(including organ donor)</i>	Prosthesis	Chiropractor
Spinal fluid tests	Vaccinations/immunizations	Splints/casts or support hose <i>(if medically necessary)</i>	Christian Science
Urine/stool analyses	Vasectomy and vasectomy reversal	Syringes	Dermatologist
<b>Vision services</b>	Weight loss programs <i>(as prescribed by your doctor)</i>	Transportation expenses <i>(mileage and parking)</i>	Homeopath
Eye examinations	Well baby care	Tuition fee at special school for disabled child	Naturopath
Eyeglasses			Osteopath
Contact lenses			Physician
Laser eye surgeries			Psychiatrist
Artificial eyes			
Prescription sunglasses			
Radial keratotomy/LASIK			

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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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