



# 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, log in to [umr.com](http://umr.com).

## 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			

## Over-the-counter eligible expenses

Effective Jan.1, 2020, eligible products include over-the-counter (OTC) products that are for medical care and primarily for a medical purpose. They include products, such as OTC medicines or drugs with or without a prescription that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions, or used for the prevention of disease. OTC medicines must be prescribed if incurred before 2020.

<b>Acne preparations</b>	<b>Digestive aids</b>	<b>Foot care</b>	<b>Nausea and motion sickness medications</b>
<b>Allergy and sinus medications</b>	Antacids	Cushions	<b>Pain and fever reducers</b>
Antihistamines	Laxatives	Pads	Aspirin
Claritin	Lactose intolerance medications	Creams	Acetaminophen
Asthma flow meters and nebulizers	<b>Eye care</b>	Anti-fungal medications	Ibuprofen
Primatene mist	Contact lens solution	<b>Health monitors and medical equipment</b>	Menstrual cycle and migraine medications
Nasal spray and strips	Eye drops	Blood pressure and heart rate monitors	Muscle and joint pain relief creams and balms
<b>Baby care</b>	Reading glasses	Crutches	Heating pads
Petroleum Jelly	<b>Face masks</b>	Medical bracelets	<b>Pregnancy products</b>
Diaper rash ointment	Cold weather	Cholesterol tests	Ovulation monitor
Thermometers	Dust/pollen	<b>Hemorrhoid treatments</b>	Pregnancy testing kits
Pediatric electrolyte solutions	Work/general health needs	<b>Homeopathic medicines</b>	Prenatal vitamins
<b>Cough, cold and flu medications</b>	<b>First aid products</b>	<b>Incontinence supplies</b>	<b>Smoking cessation products</b>
Syrups	Antibiotics	<b>Lice and scabies treatments</b>	Nicotine patches
Capsules	Analgesics and ointments	<b>Menstrual products</b>	Gum and lozenges
Rubs	Bug bites and anti-itch medications	Tampons	Inhalers
Drops	Bandages	Pads	<b>Toothache and teething pain relievers</b>
<b>Condoms and contraceptive devices</b>	Gauze pads and elastic bandages	Liners	<b>Weight loss drugs to treat a specific medical condition</b>
<b>Diabetes care/accessories</b>	Rubbing alcohol	Cups	
Blood test strips	Wart removal products	Sponges	
Glucose tester	Supports and braces	Disposable or non-disposable underwear for menstruation, or other similar products	
Glucose food	First aid kits		
Monitors and kits	Wound care products		
	Tape and gloves		

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