

Know Your Health Care FSA/HRA Eligible and Ineligible Expenses *Maximize*

the Value of Your Reimbursement Account - Your Health Care Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) dollars can be used for a variety of out-of-pocket health care expenses. The following is a list of the most common eligible and ineligible expenses.

Flexible Spending Account - Medical

Eligible Expenses		
BABY/CHILD TO AGE 13 <ul style="list-style-type: none"> Lactation Consultant* Lead-Based Paint Removal Special Formula* Tuition: Special School/Teacher for Disability or Learning Disability* Well Baby /Well Child Care 	MEDICAL EQUIPMENT/SUPPLIES <ul style="list-style-type: none"> Air Purification Equipment* Arches and Orthotic Inserts 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* 	MEDICATIONS <ul style="list-style-type: none"> Insulin Prescription Drugs
DENTAL <ul style="list-style-type: none"> Dental X-Rays Dentures and Bridges Exams and Teeth Cleaning Extractions and Fillings Oral Surgery Orthodontia Periodontal Services 	MEDICAL PROCEDURES/SERVICES <ul style="list-style-type: none"> 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* 	OBSTETRICS <ul style="list-style-type: none"> 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
EYES <ul style="list-style-type: none"> Eye Exams Eyeglasses and Contact Lenses Laser Eye Surgeries Prescription Sunglasses Radial Keratotomy 	MENSTRUAL CARE PRODUCTS - NEW <ul style="list-style-type: none"> Tampons Sanitary Pads Menstrual Cup 	PRACTITIONERS <ul style="list-style-type: none"> Allergist Chiropractor Christian Science Practitioner Dermatologist Homeopath Naturopath* Optometrist Osteopath Physician Psychiatrist or Psychologist
HEARING <ul style="list-style-type: none"> Hearing Aids and Batteries Hearing Exams 		THERAPY <ul style="list-style-type: none"> Alcohol and Drug Addiction Counseling (not marital or career) Exercise Programs* Hypnosis Massage* Occupational Physical Smoking Cessation Programs* Speech Weight Loss Programs*
LAB EXAMS/TESTS <ul style="list-style-type: none"> Blood Tests and Metabolism Tests Body Scans Cardiograms Laboratory Fees X-Rays 		

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 "potentially 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 IRS does NOT allow the following expenses to be reimbursed under Health Care FSAs or HRAs, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses

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| ■ Contact Lens or Eyeglass Insurance | ■ Insurance Premiums and Interest (FSA Ineligible Only) | ■ Personal Trainers |
| ■ Cosmetic Surgery/Procedures | ■ Long Term Care Premiums (FSA Ineligible Only) | ■ Sunscreen (spf less than 30) |
| ■ Electrolysis | ■ Marriage or Career Counseling | ■ Swimming Lessons |

Note: This list is not meant to be all-inclusive.

NEW - The CARES Act permanently reinstated over-the-counter products as eligible expenses for FSA/HRA funds without a prescription. This reverses laws put in place by the Affordable Care Act nearly 10 years ago, which stated that those expenses were only eligible for reimbursement with a prescription. This change takes place retroactive to January 1, 2020.

Eligible Over-the-Counter Medicines and Drugs

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

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 (Product categories are listed in bold face; common examples are listed in regular face.)

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| <ul style="list-style-type: none"> ■ 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 | <ul style="list-style-type: none"> ■ 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 &/or Chondroitin
Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements ■ Hearing Aid/Medical Batteries | <ul style="list-style-type: none"> ■ Home Health Care (limited segments)
Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs ■ Incontinence Products
Attends, Depend, GoodNites for juvenile incontinence, Prevail ■ Nasal Care
Saline Nasal Spray ■ Prenatal Vitamins
Stuart Prenatal, Nature's Bounty Prenatal Vitamins ■ Reading Glasses and Maintenance Accessories |
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For additional information, please contact PIOPAC Fidelity at (808) 792-5226 or fsaclaims@piopac.com