

Use Your Health Care Dollars Wisely

Know your eligible & ineligible expenses



If you are participating in a health savings account (HSA) or flexible spending account (FSA), you can use pre-tax dollars to cover eligible expenses. IRS Code 213(d) defines eligible health care expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

To help better understand what is and isn't eligible, we've developed a list of both based on an interpretation of the IRS Code 213(d) definition. This list is not meant to be all-inclusive. Other expenses not specifically mentioned may also qualify.

For a more detailed list of eligible and ineligible expenses, check your UMR plan document.

Health care FSA contribution amounts will be limited beginning in 2013 due to Health Care Reform Law. Please refer to your plan document for the specific contribution limits allowed by your plan.

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	Medical Treatments/Procedures	Medical Equipment Supplies and Services	Tuition Fee at Special School for Disabled Child
Dental Services	Acupuncture	Abdominal/Back Supports	Weight Loss Drugs (to treat specific disease)
Dental X-Rays	Alcoholism (inpatient treatment)	Ambulance Services	Wheelchair
Dentures	Drug Addiction	Arches/Orthopedic Shoes	Wigs (hair loss due to disease)
Exams/Teeth Cleaning	Hearing Exams	Contraceptive, prescribed	Medication
Extractions	Hospital Services	Counseling	Insulin
Fillings	Infertility	Crutches	Prescribed Birth Control & Vitamins
Gum Treatment	In Vitro Fertilization	Guide Dog (for visually/hearing impaired)	Prescription Drugs
Oral Surgery	Norplant Insertion or Removal	Hearing Devices and Batteries	Obstetric Services
Orthodontia/Braces	Physical Exam (not employment related)	Hospital Bed	Lamaze Class
Lab Exams/Tests	Physical Therapy	Lead Paint Removal (if not capital expense and incurred for a child poisoned)	Midwife Expenses
Blood Tests	Reconstructive Surgery (if medically necessary due to congenital defect or accident)	Learning Disability (special school/teacher)	OB/GYN Exams
X-Rays	Rolfing	Medic Alert Bracelet or Necklace	OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
Cardiographs	Speech Therapy	Oxygen Equipment	Prenatal and Postnatal Treatments
Laboratory Fees	Sterilization	Prescribed Medical and Exercise Equipment	Practitioners
Metabolism Tests	Transplants (including organ donor)	Prosthesis	Allergist
Spinal Fluid Tests	Vaccinations/Immunizations	Splints/Casts or Support Hose (if medically necessary)	Chiropractor
Urine/Stool Analyses	Vasectomy and Vasectomy Reversal	Syringes	Christian Science
Vision Services	Weight Loss Programs (as prescribed by your doctor)	Transportation Expenses (mileage and parking)	Dermatologist
Eye Examinations	Well Baby Care		Homeopath
Eye Examinations			Naturopath
Eyeglasses			Osteopath
Contact Lenses			Physician
Laser Eye Surgeries			Psychiatrist
Artificial Eyes			
Prescription Sunglasses			
Radial Keratotomy/LASIK			

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.

The IRS does not allow the following expenses to be reimbursed under HSAs and FSAs, depending on the exclusions in your FSA plan.

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	Marriage Counseling	Teeth Whitening/Bleaching
Dancing/Exercise/Fitness Programs	Hair Loss Medication	Maternity Clothes	Personal Care Items
	Hair Transplant		

Over-the-Counter Items

As of Jan. 1, 2011, 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



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