# Know Your Eligible and Ineligible Expenses

**Maximize the Value of Your Reimbursement Account** - Your reimbursement account dollars can be used for a variety of out-of-pocket health care expenses.

## Eligible Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Eligible Expenditures</th>
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</table>
| **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 |
| **OTHER** | - Sales tax, shipping and handling fees  
(for any eligible expense) |
| **MEDICAL EQUIPMENT/SUPPLIES** | - Air Purification Equipment*  
- Arches and Orthotic Inserts  
- CPAP Machine & Headgear  
- 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* |
| **MEDICAL PROCEDURES/SERVICES** | - 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* |
| **MEDICATIONS** | - 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 “potentially eligible expenses” that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.
The IRS does NOT allow the following expenses to be reimbursed, as they are not prescribed by a physician for a specific ailment.

### Ineligible Expenses

- Contact Lens or Eyeglass Discount/Insurance Programs
- Cosmetic Surgery/Procedures
- Electrolysis
- Teeth Whitening
- Insurance Premiums and Interest (FSA Ineligible Only)
- Long Term Care Premiums (FSA Ineligible Only)
- Marriage or Career Counseling
- Personal Trainers
- Sunscreen (SPF less than 15)
- Swimming Lessons
- Imported/Out of Country Mail-ordered Prescriptions

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

### Ineligible Expenses (unless prescribed in accordance with state laws)

- Homeopathic remedies
- Naturopathic remedies
- Vitamins and supplements

### OTC items that are eligible for purchase as of 1/1/2020, without the need for a prescription.

### Eligible OTC Items

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch & insect bite
- Baby rash ointments & creams
- Baby teething pain
- Baby Electrolytes and Dehydration, such as Pedialyte, Enfalyte
- Cold sore remedies
- Contraceptives
- Cough, cold & flu
- Denture Adhesives, Repair, and Cleansers, such as PoliGrip, Benzodent, Plate Weld, Efferdent
- Denture pain relief
- Digestive aids
- Diabetes Testing and Aids, such as Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- Diagnostic Products, such as Thermometers, blood pressure monitors, cholesterol testing
- Ear Care, such as unmedicated ear drops, syringes, ear wax removal
- Elastics/Athletic Treatments, such as ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- Eye Care, including contact lens care
- Family Planning, including Pregnancy and ovulation kits
- Feminine antifungal & anti-itch
- Female menstrual products
- Fiber laxatives (bulk forming)
- First Aid Dressings and Supplies, such as Band Aid, 3M Nexcare, non-sport tapes, and burn remedies
- Foot Care Treatment, such as unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles Glucosamine &/or Chondroitin, such as Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements
- Hearing Aid/Medical Batteries
- Hemorrhoidal preps
- Home Health Care (limited segments), including 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 protection and treatment products, including Attends, Depend, GoodNites for juvenile incontinence, Prevail
- Laxatives (non-fiber)
- Medicated respiratory treatments & vapor products
- Motion sickness
- Nasal sprays, drops and inhalers, including Saline Nasal Spray
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Prenatal Vitamins, such as Stuart Prenatal, Nature’s Bounty Prenatal Vitamins
- Reading Glasses and Maintenance Accessories
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies
- Unmedicated vapor products

For additional information, please contact Goldleaf Partners

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