# FSA/HSA Eligible Expenses

## **UMC HEALTH SYSTEM**

#### FSA/HSA Eligible Health Care Expenses

Please note that this list is not intended to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor.

Acupuncture

Alcoholism treatment

Ambulance (ground or air)

Blind services and equipment Car controls for handicapped\*

Chiropractor services

Coinsurance and deductibles

Contact lenses

Crutches, wheelchairs, walkers

Deaf services -- hearing aid/batteries, hearing aid animal & care, lip reading expenses, modified telephone. etc.

Dental treatment

**Dentures** 

Diagnostic tests

Doctor's fees

Drug addiction treatment & facilities

Drugs (prescription)

Eye examinations and eyeglasses

Home health and/or hospice care

Hospital services

Insulin

Laboratory fees

LASIK/LASEK eye surgery

Medical alert (bracelet, necklace)

Medical monitoring and testing devices\*

**Nursing services** 

Obstetrical expenses

Occlusal guards

Operations and surgeries (legal)

Optometrists

Orthodontia

Orthopedic services

Osteopaths

Oxygen/oxygen equipment

Physical exams (except for employment-

related physicals)

Physical therapy

Psychiatric care, psychologists, psychotherapists, counselors

Radial keratotomy

Schools (special, relief, or handicapped)

Sexual dysfunction treatment Smoking cessation programs

Surgical fees

Television or telephone for the hearing

impaired

Therapy treatments\*

Transportation (essentially and primarily for

medical care; limits apply)

Vaccinations

Vitamins\*

Weight loss programs\*

X-rays

\*if prescribed for a particular ailment or medical condition; provider letter required.

### Important Notice About Over-the-Counter (OTC) Medications

OTC medications require a doctor's prescription to be eligible for FSA/HSA reimbursement. For that reason, OTC medications cannot be purchased using the mySourceCard<sup>®</sup> unless dispensed by a pharmacy the same as a standard prescription (with an Rx number). If a manual claim is submitted for purchase of an OTC medication, both a copy of the prescription and the purchase receipt must be included to receive reimbursement.

Non-medicated OTC products (diabetes test strips, saline solution, bandages, etc.) do not require a prescription. You can use either the mySourceCard<sup>®</sup> to purchase these items or submit the purchase receipt for reimbursement

Under PPACA (health reform law), the Maximum Annual Election is capped at \$2,600 per employee.

## FSA/HSA Eligible OTC Medications and Products

COPY OF PRESCRIPTION AS WELL AS DETAILED RECEIPT REQUIRED FOR REIMBURSEMENT:

Allergy & sinus, cold, flu & cough remedies (antihistimines, decongestants, cough syrups, cough drops, nasal sprays, medicated rubs, etc.)

Antacids & acid controllers (tablets, liquids, capsules)

Antibiotic & antiseptic sprays, creams &

ointments Anti-diarrheals

Anti-fungals
Anti-gas & stomach remedies
Anti-itch & insect bite remedies

Anti-parasitics

Digestive aids
Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)

Contraceptives (condoms, gels, foams, suppositories, etc.)

Eczema & psoriasis remedies Eye drops, ear drops, nasal sprays

First aid kits

Hemorrhoidal preparations

Hydrogen peroxide, rubbing alcohol

Lavatives

Medicated bandaids & dressings

Motion sickness remedies

Nicotine patches and medications (smoking cessation aids)

Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)

Sleep aids & sedatives

Wart removal remedies, corn patches

ELIGIBLE FOR REIMBURSEMENT WITH DETAILED RECEIPT ONLY (NO PRESCRIPTION REQUIRED):

Breast pumps for nursing mothers

Braces & supports
Contact lens solution

CPAP equipment & supplies

OTC varieties of Insulin

Diabetic testing supplies/equipment Durable medical equipment (power chairs,

walkers, wheelchairs, etc.)

Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)

Non-medicated bandaids, rolled bandages & dressings

Reading glasses

All OTC items listed are examples