



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.

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	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	Medication
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>	Obstetric services
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
Lab exams/tests	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	Practitioners
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
Vision services	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.

Acne preparations	Digestive aids	Foot care	Pain and fever reducers
Allergy and sinus medications	Antacids	Cushions	Aspirin
Antihistamines	Laxatives	Pads	Acetaminophen
Claritin	Lactose intolerance medications	Creams	Ibuprofen
Asthma flow meters and nebulizers	Eye care	Anti-fungal medications	Menstrual cycle and migraine medications
Primatene mist	Contact lens solution	Health monitors and medical equipment	Muscle and joint pain relief creams and balms
Nasal spray and strips	Eye drops	Blood pressure and heart rate monitors	Heating pads
Baby care	Reading glasses	Crutches	Personal Protective Equipment (PPE) for COVID-19
Petroleum Jelly	Face masks	Medical bracelets	Hand sanitizer
Diaper rash ointment	Cold weather	Cholesterol tests	Anti-bacterial wipes
Thermometers	Dust/pollen	Hemorrhoid treatments	Masks (see Face masks)
Pediatric electrolyte solutions	Work/general health needs	Homeopathic medicines	Pregnancy products
Cough, cold and flu medications	First aid products	Incontinence supplies	Ovulation monitor
Syrups	Antibiotics	Lice and scabies treatments	Pregnancy testing kits
Capsules	Analgesics and ointments	Menstrual products	Prenatal vitamins
Rubs	Bug bites and anti-itch medications	Tampons	Smoking cessation products
Drops	Bandages	Pads	Nicotine patches
Condoms and contraceptive devices	Gauze pads and elastic bandages	Liners	Gum and lozenges
Diabetes care/accessories	Rubbing alcohol	Cups	Inhalers
Blood test strips	Wart removal products	Sponges	Toothache and teething pain relievers
Glucose tester	Supports and braces	Disposable or non-disposable underwear for menstruation, or other similar products	Weight loss drugs to treat a specific medical condition
Glucose food	First aid kits	Nausea and motion sickness medications	
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	



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