

# INFINISOURCE

## BENEFIT SERVICES



### KNOW YOUR 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 list is based on eligible and ineligible expenses used by federal employees.



## ELIGIBLE EXPENSES

### 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

### Medications

- Insulin
- Prescription drugs

### Medical Equipment/Supplies

- Air purification equipment\*
- Arches and other 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\*

### Obstetrics

- Doulas\*
- Lamaze class
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Pre- and post-natal treatments

### Practitioners

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath\*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

### Therapy

- Alcohol and drug addiction counseling (must be treating a medical condition)
- Exercise programs\*
- Hypnosis\*
- Massage\*
- Occupational therapy
- Physical therapy
- Smoking cessation programs\*
- Speech therapy
- Weight loss programs\*

### 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
- Personal trainers\*
- 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\*



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 Infinisource.

## INELIGIBLE EXPENSES

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

- Contact lens or eyeglass insurance
- Electrolysis
- Swimming lessons
- Cosmetic surgery/procedures
- Marriage or career counseling
- Sunscreen (SPF less than 15 needs RX)



### PLEASE NOTE:

Please note: The IRS will not allow OTC medicines or drugs to be purchased with the FSA funds unless accompanied by a prescription.



## ELIGIBLE OVER-THE-COUNTER ITEMS

Note: Product categories are listed in bold face; common examples of products are listed in regular face.

The following is a high-level list of over-the-counter (OTC) items that clearly are not medicine or drugs and are eligible for purchase with Health Care FSA or HRA dollars. You can use your benefits card for these items

### **Antiseptics, wound cleaners**

Alcohol, peroxide, Epsom salt

### **Baby electrolytes**

Pedialyte, Enfalyte

### **Denture adhesives, repair and cleansers**

PoliGrip, Benzodent, Efferdent

### **Diabetes testing and aids**

Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes, glucose products

### **Diagnostic products**

Thermometers, blood pressure monitors, cholesterol testing

### **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

### **Hearing aid/medical batteries**

### **Incontinence products**

Attends, Depend, GoodNites for juvenile incontinence

### **Sunscreen** (SPF 15 and over)



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FOR ADDITIONAL INFORMATION, PLEASE CONTACT:

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