

Know your eligible & ineligible expenses



If you have a health savings account (HSA), you can use pretax 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, check your UMR plan document.

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 |
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| 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 |
| Eyeglasses | | | Naturopath |
| Contact lenses | | | Osteopath |
| Laser eye surgeries | | | Physician |
| Artificial eyes | | | Psychiatrist |
| 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, depending on the exclusions in your HSA plan.

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| 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 | |

Over-the-counter items

Over-the-counter medicines/ drugs are not allowed without a prescription.

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| Eligible |
| Medicines/drugs with a prescription |
| Over-the-counter supplies <i>(including contact solution, Band-Aids, crutches, etc.)</i> |

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| Ineligible |
| OTC items purchased for personal use |
| Medicines/drugs without a prescription |