

Use Your Health Care Dollars Wisely

Know your eligible & ineligible expenses



If you are participating in a health savings account (HSA) or flexible spending account (FSA), you can use pre-tax dollars to cover eligible expenses. IRS Code 213(d) defines eligible health care expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

To help better understand what is and isn't eligible, we've developed a list of both based on an interpretation of the IRS Code 213(d) definition. This list is not meant to be all-inclusive. Other expenses not specifically mentioned may also qualify.

For a more detailed list of eligible and ineligible expenses, check your UMR plan document.

Health care FSA contribution amounts will be limited beginning in 2013 due to Health Care Reform Law. Please refer to your plan document for the specific contribution limits allowed by your plan.

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 |
|-------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|------------------------------------------------------------------|
| 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 and FSAs, depending on the exclusions in your FSA plan.

| | | | |
|------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|
| 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

As of Jan. 1, 2011, over-the-counter medicines/drugs are not allowed without a prescription.

Eligible

Medicines/drugs with a prescription

Over-the-counter supplies
(including contact solution, Band-Aids, crutches, etc.)

Ineligible

OTC items purchased for personal use

Medicines/drugs without a prescription



FSAs...putting more money in your pocket!



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