

# PRE-TAX BENEFITS ELIGIBLE EXPENSES



Pre-tax benefits such as Flexible Spending and Health Saving Accounts cover a wide variety of health care expenses. These expenses must be necessary in order to treat or alleviate a physical or mental defect or illness. This includes (but is not limited to) clinical, dental, orthodontic, vision, chiropractic, or pharmaceutical expenses.

The following lists are examples of eligible, ineligible, and dual purpose health care expenses for these benefits. These lists are not exhaustive and additional information regarding health care expenses recognized by Section 213(d) of the Internal Revenue Code can be found at [irs.gov](http://irs.gov). Items marked with “**LP**” indicate the expenses which are eligible to be reimbursed from your pre-tax Limited Purpose Benefit. These expenses would also be eligible for your other pre-tax benefits.

## ELIGIBLE EXPENSES

Acupuncture  
Alcoholism Treatment  
Ambulance  
Artificial Limbs / Teeth - **LP**  
Bandages  
Birth Control Pills  
Blood Pressure Monitoring Devices  
Body Scan  
Breast Pumps  
Chelation (EDTA) Therapy  
Chiropractors  
Circumcision  
Co-pays / Coinsurance / Deductibles  
Contact Lenses / Related Material - **LP**  
Counseling (excludes marriage)  
Crutches  
Dental Treatment - **LP**  
Dentures - **LP**  
Diabetic Supplies  
Diagnostic Services  
Drug Treatment  
Egg Donor Fees  
Eye Exams / Glasses - **LP**  
Fertility Treatment

First Aid Kits  
Flu Shots  
Glucose Monitoring Devices  
Guide Dog - **LP**  
Hearing Aids  
Home Care  
Hormone Replacement Therapy  
Hospital Services  
Immunizations  
Inclinators  
Insulin  
Laboratory Fees  
Lactation Assistance Supplies  
Lamaze Classes  
Laser Eye Surgery - **LP**  
Learning Disability  
Medical Records Charge  
Medical Services  
Nursing Services  
Obstetrical Expenses  
Occlusal Guards - **LP**  
Operations  
Optometrist - **LP**  
Orthodontia - **LP**

Osteopath  
Oxygen  
Physical Exams  
Physical Therapy  
Prescription Drugs  
Prosthesis  
Psychiatric Care  
Psychoanalysis  
Psychologist  
Reading Glasses - **LP**  
Screening Tests  
Sleep Deprivation Treatment  
Sterilization Procedures  
Sunscreen  
Supplies for Medical Condition  
Surgery  
Therapy  
Transplants  
Vaccines  
Vasectomy  
Vision Correction Procedures - **LP**  
Wheelchair  
X-Ray Fees

## INELIGIBLE EXPENSES

Appearance Improvements  
Baby-Sitting / Child Care  
COBRA Premiums  
Controlled Substances  
Cosmetics  
Cosmetic Procedures  
Chemical Peels  
Dancing Lessons  
Diapers  
DNA Collection / Storage  
Electrolysis  
Face Lifts

Funeral Expenses  
Genetic Testing  
Hair Removal  
Household Help  
Illegal Operations  
Insurance Premiums  
Long-Term Care  
Maternity Clothes  
Medicare Premiums  
Over-the-Counter Drugs  
Personal Use Items  
Prepayment for Services

Retin-A  
Rogaine  
Safety Glasses  
Student Health Fee  
Sunglass Clips  
Tanning Salons / Equipment  
Teeth Whitening

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**WHAT ARE DUAL PURPOSE EXPENSES?**

There are some expenses that may be considered cosmetic or general use items that may also serve a medical purpose. If a doctor recommends a service/item that would not normally be considered “medically necessary” to treat or alleviate a specific diagnosable medical condition, it is considered a dual-purpose expense. A written statement from the physician must be obtained for these expenses. This statement must explain what the condition is, what service/item is recommended, and how it will alleviate this condition.

**DUAL PURPOSE EXPENSES**

Air Purifier	Exercise Equipment / Programs	Over-the-Counter Drugs (prescribed)
Acne Treatent	Glucosamine	Prescription Weight Loss Drugs
Capital Expenses	Health Club Dues	Treadmill
Chondroitin	Language Training (for disability)	Varicose Veins Treatment
Cryogenic Storage Fees	Massage Therapy	Weight Loss Programs
Dietary Supplements	Nutritional Supplments	
Ear Plugs	Orthopedic Inserts	

**ELIGIBLE OVER-THE-COUNTER SUPPLIES**

Bandages	Corn / Callus Pads	Nebulizers
Birth Control Products	Crutches	Ostomy Products
Blood Pressure Monitoring Kits	Denture Supplies - LP	Oxygen Equipment
Braces / Supports	Diabetic Supplies	Pregnancy Test Kits
Canes / Walkers	Diagnostic Products	Reading Glasses - LP
Cold / Hot Packs	External Catheters	Syringes
Compression Stockings	Hearing Aid Batteries	Thermometers
Contact Lens Solution - LP	Incontinence Supplies	Wheelchair and Accessories

**INELIGIBLE OVER-THE-COUNTER DRUGS****THE FOLLOWING OTC DRUGS AND MEDICINES ARE ELIGIBLE ONLY WITH A PRESCRIPTION**

Acid Controllers	Cold, Cough, and Flu Medicines	Ointments / Rash Creams
Allergy Medicine	Decongestants	Pain Relievers / Fever Reducer
Anti-Diarrheals	Expectorants	Respiratory Treatments
Anti-Gas Treatments	Digestive Aids	Sleep Aids
Antiseptic Cream / Wash	Laxatives	Stomach Remedies

**ADDITIONAL HSA EXPENSES (PREMIUMS)**

In addition to health care expenses, the HSA also covers some insurance premiums. This includes COBRA and Long-Term Care Premiums, as well as premiums for health insurance while receiving unemployment compensation. Additionally, once the HSA owner is age 65, the HSA covers Medicare and general health insurance premiums.

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