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
- Inclinator
- 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
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.

<table>
<thead>
<tr>
<th>DUAL PURPOSE EXPENSES</th>
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<tbody>
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<td>Air Purifier</td>
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<td>Capital Expenses</td>
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<td>Cryogenic Storage Fees</td>
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<td>Bandages</td>
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<td>Birth Control Products</td>
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<td>Braces / Supports</td>
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<td>Canes / Walkers</td>
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<td>Cold / Hot Packs</td>
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<td>Compression Stockings</td>
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<td>Contact Lens Solution - LP</td>
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<td>Corn / Callus Pads</td>
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<td>Crutches</td>
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<td>Denture Supplies - LP</td>
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<td>Diabetic Supplies</td>
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<td>External Catheters</td>
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<td>Hearing Aid Batteries</td>
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<td>Incontinence Supplies</td>
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<td>Nebulizers</td>
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<td>Ostomy Products</td>
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<td>Oxygen Equipment</td>
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<td>Pregnancy Test Kits</td>
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<td>Reading Glasses - LP</td>
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<td>Syringes</td>
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<td>Thermometers</td>
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<td>Wheelchair and Accessories</td>
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<td>Ointments / Rash Creams</td>
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<td>Pain Relievers / Fever Reducer</td>
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<td>Sleep Aids</td>
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<td>Stomach Remedies</td>
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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.

This communication is provided for informational purposes only. Although this information is believed to be reliable, we cannot guarantee accuracy of information.