

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, pharmaceutical, or over-the-counter/ menstrual 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](https://www.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. Five or more items on the same receipt are considered stock piling and are not eligible.

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**
Face Masks²
Fertility Treatment

First Aid Kits
Flu Shots
Glucose Monitoring Devices
Guide Dog - **LP**
Hand Sanitizer²
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
Prescription Safety Glasses
Prosthesis
Psychiatric Care
Psychoanalysis
Psychologist
Reading Glasses - **LP**
Sanitizing Wipes²
Screening Tests
Sleep Deprivation Treatment
Sterilization Procedures
Sunscreen
Supplies for Medical Condition
Surgery
Therapy (individual only)
Transplants
Vaccines
Vasectomy
Vision Correction Procedures - **LP**
Wheelchair
X-Ray Fees

INELIGIBLE EXPENSES

Appearance Improvements
Baby-Sitting / Child Care
COBRA Premiums¹
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 Premiums¹
Long-Term Care¹
Maternity Clothes
Medicare Premiums¹
Personal Use Items
Prepayment for Services
Retin-A

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

ALERUS

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

Acne Treatment

Capital Expenses

Chondroitin

Cryogenic Storage Fees

Dietary Supplements

Ear Plugs

Exercise Equipment / Programs

Glucosamine

Health Club Dues

Language Training (for disability)

Massage Therapy

Nutritional Supplements

Orthopedic Inserts

Prescription Weight Loss Drugs

Treadmill

Varicose Veins Treatment

Weight Loss Programs

ELIGIBLE OVER-THE-COUNTER ITEMSAcid Controllers³Allergy Medicine³Anti-Diarrheals³Anti-Gas Treatments³Antiseptic Cream / Wash³

Bandages

Birth Control Products

Blood Pressure Monitoring Kits

Braces / Supports

Canes / Walkers

Cold / Hot Packs

Cold, Cough, and Flu Medicines³

Compression Stockings

Contact Lens Solution - **LP**

Corn / Callus Pads

Crutches

Decongestants³Denture Supplies - **LP**

Diabetic Supplies

Diagnostic Products

Digestive Aids³Expectorants³

External Catheters

Hearing Aid Batteries

Incontinence Supplies

Laxatives³Menstrual Care Items³

Nebulizers

Ointments / Rash Creams³

Ostomy Products

Oxygen Equipment

Pain Relievers / Fever Reducer³

Pregnancy Test Kits

Reading Glasses - **LP**Sleep Aids³Stomach Remedies³

Syringes

Thermometers

Wheelchair and Accessories

¹ADDITIONAL 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.

³Must be purchased after 01.01.2020.

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