



Know your eligible & ineligible expenses

If you have a health savings account (HSA) or flexible spending account (FSA), you can use pre-tax 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, log in to **umr.com**.

Final determination of coverage is made at the time a claim is received and processed. If a conflict exists between the information provided to you and the terms of the plan, the terms of the plan will control.

Eligible expenses

This list is not meant to be all inclusive.

Dental services/procedures	Medical treatments/procedures	Medical equipment supplies and services	Obstetric services
Dental services	Acupuncture	Abdominal/back supports	Lamaze class
Dental X-rays	Alcoholism (Inpatient treatment)	Ambulance services	Midwife expenses
Dentures	Body scans	Arches/orthopedic shoes	OB/GYN exams
Exams/teeth cleaning	Breast reconstruction surgery following mastectomy	Contraceptive, prescribed	OB/GYN prepaid maternity fees (Reimbursable after date of birth)
Extractions	Cancer Screening	Crutches	Prenatal and postnatal Treatments
Fillings	Drug addiction	Guide dog (For visually/hearing impaired)	
Gum treatment	Hearing exams	Hearing devices and batteries	Practitioners
Oral surgery	Hospital services	Mastectomy related bra	Allergist
Orthodontia/braces	Infertility	Medic alert bracelet or necklace	Chiropractor
Lab exams/tests as part of medical care	In vitro fertilization	Oxygen equipment	Christian Science
Blood tests	Mastectomy	Prescribed medical and exercise equipment	Dermatologist
X-rays	Norplant insertion or removal	Prosthesis	Homeopath
Cardiographs	Organ Transplants (Including organ donor)	Splints/casts or support hose (If medically necessary)	Naturopath
Laboratory fees	Physical exam (Not employment related)	Syringes	Osteopath
Metabolism tests	Physical therapy	Transportation expenses (Mileage and parking)	Physician
Spinal fluid tests	Reconstructive surgery (If medically necessary due to congenital defect or accident)	Wheelchair	Psychiatrist
Urine/stool analyses	Speech therapy	Weight loss drugs (To treat specific disease)	
Vision services	Sterilization	Medication	
Eye examinations	Vaccinations/immunizations	Insulin	
Eyeglasses	Vasectomy and vasectomy reversal	Prescribed birth control & vitamins	
Contact lenses	Well baby care	Prescription drugs	
Laser eye surgeries			
Artificial eyes			
Prescription sunglasses			
Radial keratotomy/LASIK			

(Continued)

Over-the-counter eligible expenses

Eligible products include over-the-counter (OTC) products that are for medical care and primarily for a medical purpose. They include products, such as OTC medicines or drugs with or without a prescription that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions, or used for the prevention of disease.

Allergy and sinus medications	Diabetes care/accessories	Antiseptic sprays and washes	Menstrual products and pain relief	Ibuprofen
Antihistamines	Blood test strips	Bug bites and anti-itch medications	Tampons	Menstrual cycle and migraine medications
Asthma flow meters and nebulizers	Glucose tester	Bandages	Pads	Muscle and joint pain relief creams and balms
Asthma medicines/treatments/medicine delivery devices	Glucose food	Gauze pads and elastic bandages	Liners	Heating pads
Nasal spray and strips	Monitors and kits	Rubbing alcohol	Cups	Personal Protective Equipment (PPE) for COVID-19
Baby care	Digestive aids	Wart removal products	Sponges	Hand sanitizer
Breast pumps	Antacids	Supports and braces	Disposable or non-disposable underwear for menstruation, or other similar products	Anti-bacterial wipes
Breastfeeding class	Laxatives	First aid kits	Nausea and motion sickness medications	Face masks
Diaper rash ointment and creams	Lactose intolerance medications	Wound care products	Health monitors and medical equipment	Pregnancy products
Thermometers	Eyecare and vision	Tape and gloves	Blood pressure and heart rate monitors	Ovulation monitor
Pediatric electrolyte solutions	Contact lens solution	Foot care	Breathalyzer	Pregnancy testing kits
Cough, cold and flu medications	Eye drops	Pads	Crutches	Prenatal vitamins
Syrups	Reading glasses	Creams	Medical bracelets	Smoking cessation products
Capsules	Braille books and magazines	Anti-fungal medications	Cholesterol test and kits	Nicotine patches
Rubs	First aid products	Hemorrhoid treatments and medications	Pain and fever reducers	Gum and lozenges
Drops	Antibiotics	Homeopathic medicines	Aspirin	Inhalers
Condoms and contraceptive devices	Analgesics and ointments	Incontinence supplies	Acetaminophen	Toothache and teething pain relievers
		Lice and scabies treatments		

Potentially eligible services

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.

Acne preparations	Learning disability (Special school/teacher)
Counseling	Weight loss programs (as prescribed by your doctor)
Hospital beds	Wigs (hair loss due to disease)
Infant formula	Weight loss drugs to treat a specific medical condition
Lead paint removal (If not capital expense and incurred for a child poisoned)	
Tuition fee at special school for disabled child	

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.

Babysitting and childcare	Marriage counseling
Contact lens or eyeglass insurance	Maternity clothes
Cosmetic surgery/procedures	Personal care items
Dancing/exercise fitness programs	Personal trainers or exercise equipment
Diaper service	Vitamins or nutritional supplements
Electrolysis	Swimming lessons
Hair loss medication	Teeth whitening/bleaching
Hair transplant	
Insurance premiums	