Know your eligible and ineligible expenses

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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, sign into **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 determine the coverage.

Eligible expenses

This list is not all inclusive.

Dental services/procedures
Dental services
Dental X-rays
Dentures
Exams/teeth cleaning
Extractions
Fillings
Gum treatment
Oral surgery
Orthodontia/braces

Lab exams/tests as part of medical care
Blood tests
X-rays
Cardiographs
Laboratory fees
Metabolism tests
Spinal fluid tests
Urine/stool analyses

Vision services
Eye examinations
Eyeglasses
Contact lenses
Laser eye surgeries
Artificial eyes
Prescription sunglasses
Radial keratotomy/LASIK

Medical treatments/procedures
Acupuncture
Alcoholism (Inpatient treatment)
Body scans
Breast reconstruction surgery following mastectomy
Cancer Screening
Drug addiction
Hearing exams
Hospital services
Infertility
In vitro fertilization
Mastectomy
Norplant insertion or removal
Organ Transplants (Including organ donor)
Physical exam (Not employment related)
Physical therapy
Reconstructive surgery (If medically necessary due to congenital defect or accident)
Speech therapy
Sterilization
Vaccinations/immunizations
Vasectomy and vasectomy reversal
Well baby care

Medical equipment supplies and services
Abdominal/back supports
Ambulance services
Arches/orthopedic shoes
Contraceptive, prescribed
Crutches
Guide dog (For visually/hearing impaired)
Hearing devices and batteries
Mastectomy related bra
Medic alert bracelet or necklace
Oxygen equipment
Prescribed medical and exercise equipment
Prosthesis
Splints/casts or support hose (If medically necessary)
Syringes
Transportation expenses (Mileage and parking)
Wheelchair

Medication
Insulin
Prescribed birth control and vitamins
Prescription drugs

Obstetric services
Lamaze class
Midwife expenses
OB/GYN exams
OB/GYN prepaid maternity fees (Reimbursable after date of birth)
Prenatal and postnatal treatments

Other
Sunscreen
Oura ring

Practitioners
Allergist
Chiropractor
Christian Science
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist

(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 are used for the prevention of disease.

Allergy and sinus medications
- Antihistamines
- Asthma flow meters and nebulizers
- Asthma medicines/ treatments/medicine delivery devices
- Nasal spray and strips

Baby care
- Breast pumps
- Breastfeeding class
- Diaper rash ointment and creams
- Thermometers
- Pediatric electrolyte solutions

Cough, cold and flu medications
- Syrups
- Capsules
- Rubs
- Drops

Condoms and contraceptive devices

Diabetes care/accessories
- Blood test strips
- Glucose tester
- Glucose drinks
- Monitors and kits

Digestive aids
- Antacids
- Laxatives
- Lactose intolerance medications

Eyecare and vision
- Contact lens solution
- Eye drops
- Reading glasses
- Braille books and magazines

First aid products
- Antibiotics
- Analgesics and ointments
- Antiseptic sprays and washes
- Bug bite and anti-itch medications
- Bandages
- Gauze pads and elastic bandages
- Rubbing alcohol
- Wart removal products
- Supports and braces
- First aid kits
- Wound care products
- Tape and gloves

Foot care
- Cushions
- Pads
- Creams
- Anti-fungal medications

Hemorrhoid treatments and medications

Homeopathic medicines

Incontinence supplies

Lice and scabies treatments

Menstrual products and pain relief
- Tampons
- Pads
- Liners
- Cups
- Sponges
- Disposable or non-disposable underwear for menstruation, or other similar products

Nausea and motion sickness medications

Health monitors and medical equipment
- Blood pressure and heart rate monitors
- Breathalyzer
- Crutches
- Medical bracelets
- Cholesterol test and kits

Pain and fever reducers
- Aspirin
- Acetaminophen
- Ibuprofen
- Menstrual cycle and migraine medications
- Muscle and joint pain relief creams and balms
- Heating pads

Pregnancy products
- Ovulation monitor
- Pregnancy testing kits

Smoking cessation products
- Nicotine patches
- Gum and lozenges
- Inhalers

Toothache and teething pain relievers

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 all inclusive.

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

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 all-inclusive.

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

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