Maximize the Value of Your Reimbursement Account

Your Health Care Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) dollars can be used for a variety of out-of-pocket health care expenses. The following is a list of most eligible and ineligible expenses.

### Eligible Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Expenses</th>
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| BABY/CHILD TO AGE 13         | Lactation Consultant*  
|                              | Lead-Based Paint Removal  
|                              | Special Formula*  
|                              | Tuition: Special School/Teacher for Disability or Learning Disability*  
|                              | Well Baby /Well Child Care  
|                              | Breast Pump & Supplies to assist with lactation – 2/11/11               |
| DENTAL                       | Dental X-Rays  
|                              | Dentures and Bridges  
|                              | Exams and Teeth Cleaning  
|                              | Extractions and Fillings  
|                              | Oral Surgery  
|                              | Orthodontia *  
|                              | Periodontal Services                                                  |
| EYES                         | Eye Exams  
|                              | Eyeglasses and Contact Lenses  
|                              | Laser Eye Surgeries  
|                              | Prescription Sunglasses  
|                              | Radial Keratotomy                                                     |
| HEARING                      | Hearing Aids and Batteries  
|                              | Hearing Exams                                                         |
| LAB EXAMS/TESTS              | Blood Tests and Metabolism Tests  
|                              | Body Scans  
|                              | Cardiograms  
|                              | Laboratory Fees  
|                              | X-Rays                                                                 |
| MEDICAL EQUIPMENT/SUPPLIES   | Air Purification Equipment*  
|                              | Arches and Orthotic Inserts  
|                              | Contraceptive Devices  
|                              | Crutches, Walkers, Wheel Chairs  
|                              | Exercise Equipment*  
|                              | Hospital Beds*  
|                              | Medic Alert Bracelet or Necklace  
|                              | Nebulizers  
|                              | Orthopedic Shoes*  
|                              | Oxygen*  
|                              | Post-Mastectomy Clothing  
|                              | Prosthetics  
|                              | Syringes  
|                              | Wigs*                                                                 |
| MEDICAL PROCEDURES/SERVICES  | Acupuncture  
|                              | Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)  
|                              | Ambulance  
|                              | Fertility Enhancement and Treatment  
|                              | Hair Loss Treatment*  
|                              | Hospital Services  
|                              | Immunization  
|                              | In Vitro Fertilization  
|                              | Physical Examination (not employment-related)  
|                              | Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)  
|                              | Service Animals  
|                              | Sterilization/Sterilization Reversal  
|                              | Transplants (including organ donor)  
|                              | Transportation*                                                      |
| MEDICATIONS                  | Insulin  
|                              | Prescription Drugs  
|                              | Over the Counter Medicines/Drugs                                       |
| OBSTETRICS                   | Doulas*  
|                              | Lamaze Class  
|                              | OB/GYN Exams  
|                              | OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)  
|                              | Pre- and Postnatal Treatments                                           |
| PRACTITIONERS                | Allergist  
|                              | Chiropractor  
|                              | Christian Science Practitioner  
|                              | Dermatologist  
|                              | Homeopath  
|                              | Naturopath*  
|                              | Optometrist  
|                              | Osteopath  
|                              | Physician  
|                              | Psychiatrist or Psychologist                                            |
| THERAPY                      | Alcohol and Drug Addiction  
|                              | Counseling (not marital or career)  
|                              | Exercise Programs*  
|                              | Hypnosis  
|                              | Massage*  
|                              | Occupational  
|                              | Physical  
|                              | Smoking Cessation Programs*  
|                              | Speech  
|                              | Weight Loss Programs*                                                  |

**Note:** This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are “potentially eligible expenses” that require a Letter of Medical Necessity (LMN) from your health care provider to qualify for reimbursement. (A sample LMN form can be found on our website at [www.sieba.com](http://www.sieba.com). For additional information, check your Summary Plan Document or contact SIEBA, LTD. (800) 252-4624, (607) 786-3003.

CARES Act signed into law on 3/27/20
The IRS does not allow the following expenses to be reimbursed under Health Care FSAs or HRAs, as they are not prescribed by a physician for a specific ailment.

### Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Electrolysis
- Marriage or Career Counseling
- Personal Trainers
- Sunscreen (spf less than 30)*
- Swimming Lessons

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Please Note: As changed by the CARES Act, signed into law on 3/27/2020, the IRS will allow Over-the-Counter (OTC) medicines or drugs to be purchased with Health Care FSA or HRA funds without a prescription.

### Eligible Over-the-Counter Medicines and Drugs

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch & insect bite
- Baby rash ointments & creams
- Baby teething pain
- Cold sore remedies
- Contraceptives

- Cough, cold & flu
- Denture pain relief
- Digestive aids
- Ear care
- Eye care
- Feminine antifungal & anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection & treatment products
- Laxatives (non-fiber)

- Medicated / unmedicated nasal sprays, drops, & inhalers
- Medicated / unmedicated respiratory treatments & vapor products
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies

OTC items that are not medicines or drugs remain eligible for purchase with FSAs and HRAs.

### Eligible Over-the-Counter Items

- Baby Electrolytes and Dehydration
  Pedialyte, Enfalyte
- Contraceptives
  Unmedicated condoms
- Denture Adhesives, Repair, and Cleaners
  PoliGrip, Benzodent, Plate Weld, Efferdent
- Diabetes Testing and Aids
  Ascencia, One Touch, insulin syringes; glucose products
- Diagnostic Products
  Thermometers, blood pressure monitors, cholesterol testing
- Ear Care
  Unmedicated ear drops, syringes, ear wax removal
- Elastics/Athletic Treatments
  ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- Eye Care
  Contact lens care
- Family Planning
  Pregnancy and ovulation kits
- First Aid Dressings and Supplies
  Band Aid, 3M Nexcare, non-sport tapes
- Foot Care Treatment
  Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles
- Hearing Aid/Medical Batteries
- Menstrual Care Products
  Tampon, pad, liner, cup,sponge
- Home Health Care (limited segments)
  Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs
- Incontinence Products
  Attends, Depend, GoodNites for juvenile incontinence, Prevail
- Prenatal Vitamins
  Stuart Prenatal, Nature’s Bounty
- Reading Glasses and Maintenance Accessories

For additional information, please contact: SIEBA, LTD., PO Box 5000, Endicott, NY 13761-5000. (607) 786-3003, (800) 252-4624, (607) 786-3437 FAX

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