

## Get the most out of your account with this list of eligible expenses.

This is not a complete list but rather represents commonly questioned eligible expenses. The Internal Revenue Service (IRS) publishes information on FSAs, HSAs, and eligible expenses at [irs.gov](https://www.irs.gov). If you have questions about an expense please contact us at 210-659-8100. It is important to note that the IRS decides which expenses are eligible and can change this list at any time.

### Easy to Reimburse!

The following expenses are considered eligible by the IRS and do not require a prescription:

- ▶ Acupuncture/Acupressure
- ▶ Ambulance
- ▶ Artificial Limbs/Teeth
- ▶ Arch Supports
- ▶ Asthma Treatments
- ▶ Birthing Classes
- ▶ Blood Pressure Monitors
- ▶ Blood Sugar Test Kits
- ▶ Breast Pumps
- ▶ Cast Covers
- ▶ Chiropractor
- ▶ Co-Pays
- ▶ Contact Lenses
- ▶ Counseling
- ▶ Crowns, dental
- ▶ Crutches
- ▶ Dental treatments including X-rays, cleanings, fillings, braces, and tooth removals
- ▶ Dentures including adhesives and cleaners
- ▶ Diabetic Supplies
- ▶ Drug Prescriptions
- ▶ Eyeglasses and Vision Screening
- ▶ Fertility Treatments
- ▶ Flu Shots
- ▶ Hearing Aids including batteries
- ▶ Health Screenings
- ▶ Hospital Services
- ▶ Immunizations
- ▶ Insulin
- ▶ Lab Fees
- ▶ Lasik
- ▶ Midwives
- ▶ Occupational Therapy
- ▶ Orthodontia
- ▶ Physical Therapy
- ▶ Psychiatric Care
- ▶ Speech Therapy
- ▶ Stop-Smoking Programs
- ▶ Surgery (excludes cosmetic)
- ▶ Sterilization Procedures/Reversal
- ▶ Walkers
- ▶ Wheelchairs

\*Your HSA also includes Long Term Care, Medicare Premiums, and COBRA Premiums

The following expenses are considered eligible Over-The-Counter (OTC) items by the IRS and do not require a prescription:

- ▶ Bandages
- ▶ Braces/Supports
- ▶ Cane (Walking)
- ▶ Catheters
- ▶ Cold/Hot Packs
- ▶ Condoms
- ▶ Contact Lens Solution
- ▶ Crutches
- ▶ Elastic Wraps
- ▶ First Aid Kits
- ▶ Flavoring for Medication
- ▶ Gauze Pads
- ▶ Incontinence Supplies
- ▶ Insulin
- ▶ Neti Pots
- ▶ Ostomy Products
- ▶ Pregnancy Tests
- ▶ Reading Glasses
- ▶ Sunscreen (spf 30+)
- ▶ Thermometers

# Prescription or Letter of Medical Necessity Required

Many commonly used OTC medicines and drugs are eligible for reimbursement with a valid prescription:

- ▶ Acne Treatments
- ▶ Allergy Medications
- ▶ Antacids/Acid Controllers
- ▶ Anti-Itch Creams/Antibiotic Ointments
- ▶ Baby Rash Ointments
- ▶ Cold and Flu Medicines
- ▶ Dietary Supplements
- ▶ Eye Drops
- ▶ Hand Sanitizer
- ▶ Hemorrhoid Treatments
- ▶ Lactose Intolerance Supplies
- ▶ Lice Treatments
- ▶ Motion Sickness Medications
- ▶ Pain Relievers, such as Aspirin/Ibuprofen
- ▶ Sleep Aids
- ▶ Stomach Remedies
- ▶ Throat Lozenges
- ▶ Weight-Loss Drugs

Below is a list of commonly questioned expenses that may qualify for reimbursement with a prescription or Letter of Medical Necessity (LOMN) from a physician:

## Prescription Required

- ▶ Birth Control
- ▶ Birth Control Devices
- ▶ Electrolyte Replacements
- ▶ Emergency Contraceptive Pills
- ▶ Hemorrhoid Treatments
- ▶ Hormone Replacement Therapy
- ▶ Humidifier
- ▶ Lubricants
- ▶ Orthopedic Shoes
- ▶ Safety Glasses
- ▶ Weight-Loss Medication

## LOMN Required

A LOMN must meet specific criteria. View our form at [proficientbenefits.com](http://proficientbenefits.com) > then click on Forms and Resources or contact us by phone for more information.

- ▶ Air Purifier
- ▶ Baby Formula
- ▶ Companion Animals including guide dogs
- ▶ Egg Donor Fees
- ▶ Egg Storage Fees
- ▶ Genetic Testing
- ▶ In-Vitro Fertilization
- ▶ Massage Therapy
- ▶ Multivitamins
- ▶ Nutritionist
- ▶ Reflexology
- ▶ Weight-Loss Programs/Surgery

Submit claims, add receipts, view account details, access forms, and get answers to frequently asked questions anytime from anywhere! Register for Proficient Connect Online at [proficientconnect.wealthcareportal.com](http://proficientconnect.wealthcareportal.com) or download the Proficient Connect App from the App Store or Google Play today.