



STANLEY BENEFITS

Actuaries. Consultants. Administrators.

Know Your FSA/HRA/HSA Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account

Your Flexible Spending Account (FSA), Health Reimbursement Account (HRA), and Health Savings Account (HSA) dollars can be used for a variety of out-of-pocket health care expenses. Take a look at the following lists for a better understanding of what is and isn't eligible.

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia and Braces
- Crowns and Root Canals

EYES

- Artificial Eyes
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK

HEARING

- Hearing Devices and Batteries
- Hearing Examinations

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiographs
- Laboratory Fees
- Urine and Stool Analyses
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Abdominal and Back Supports*
- Air Purification Equipment*
- Arches and Orthopedic Shoes
- Contraceptive Devices
- Crutches and Wheel Chairs
- Exercise Equipment*
- Hospital Beds
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Oxygen*
- Post-Mastectomy Clothing
- Prosthesis
- Splints/Casts or Support Hose*
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug Addiction (inpatient and outpatient treatment)
- Ambulance
- Hospital Services
- Infertility Treatment
- In Vitro Fertilization
- Norplant Insertion or Removal
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect or accident)
- Service Animals*
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*
- Vaccinations and Immunizations

MEDICATION

- Birth Control
- Homeopathic Medications*
- Insulin
- Prescription Drugs
- Weight Loss Drugs*

OBSTETRICS

- Lamaze Class
- Midwife Expenses
- 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 or Naturopath*
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise*
- Hypnosis
- Massage*
- Occupational
- Physical
- 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 Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, contact Stanley Benefits.

The IRS allows certain over-the-counter (OTC) medicines to be reimbursed using your FSA/HRA/HSA dollars. Here is a brief listing of some of those items:

Eligible Over the Counter

Items in these categories can be purchased with a Benny card and without a prescription

- **Baby Electrolytes**
Pedialyte, Enfalyte
- **Contraceptives/Family Planning**
Non-medicated condoms
- **Denture Adhesives, Repair, and Cleansers**
PoliGrip, Benzodent, Efferdent
- **Diabetes Testing and Aids**
Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- **Diagnostic Products**
Thermometers, blood pressure monitors, cholesterol testing
- **Ear Care (non-medicated)**
Ear drops, syringes, ear wax removal;
- **Elastics/Athletic Treatments**
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts Unless classified as "sport" or "athletic"
- **Eye Care**
Contact lens care, Visine, Refresh Tears
- **Family Planning**
Pregnancy and ovulation kits
- **Fiber Laxatives**
Benefiber, Fibercon, Metamucil
- **First Aid Dressings and Supplies**
Band Aid, 3M Nexcare, non-sport tapes
- **Glucosamine and/or Chondroitin (arthritis treatment)**
Osteo-Bi-Flex, Cosamin D, Flex-a-min
- **Hearing Aid/Medical Batteries**
- **Incontinence Products**
Attends, Depend, GoodNites for juvenile incontinence, Prevail, Calmoseptine
- **Prenatal Vitamins**
Stuart Prenatal, Nature's Bounty prenatal Vitamins
- **Reading Glasses and Maintenance Accessories**

Prescription Required Over-the-Counter Items

Note: These products may only be purchased using the Benny Card if the pharmacy assigns a RX number. A dispensing fee (which is flex eligible) may be added. Otherwise, send the prescription and receipt to Stanley Benefits for manual reimbursement. Stanley will retain the Prescription on File for refills.

- **Acne Medications**
Clearasil, OXY
- **Acid Controllors/Digestive Aids**
- **Allergy and Sinus Medicine**
- **Antibiotics**
- **Anti-Diarrhea Medicine**
- **Antifungal (foot)**
Lamisil, Lotrimin
- **Anti-Gas Products**
- **Anti-Itch and Insect bite**
- **Anti-Parasitic Treatments**
- **Antiseptics, Wound Cleansers**
Alcohol, peroxide, Epsom salt, Betadine
- **Baby Teething Pain**
Baby Orajel, Anbesol Baby Oral Gel
- **Cold, cough and Flu**
- **Denture Pain Relief**
- **Digestive Aids**
- **Feminine Anti-Fungal/Anti-itch**
- **First Aid Burn Remedies**
Dermoplast, Solarcaine
- **Hemorrhoidal Preps**
- **Foot Care Treatments**
Corn and callus treatments, wart removers, devices, therapeutic insoles
- **Homeopathic Remedies (products that treat an illness or condition)**
Boiron and Hyland products
- **Laxatives**
- **Motion Sickness**
- **Nasal Sprays, Drops and Inhalers**
Afrin Spray, Ocean Nasal Spray
- **Oral Remedies or Treatments**
Mouth sore treatments
- **Pain Relievers**
- **Respiratory Treatments**
- **Skin Treatments (for eczema, psoriasis, rosacea, etc.)**
Psoriasis, MG217, Dermarest Eczema
- **Sleep Aids and Sedatives**
- **Smoking Deterrents**
Nicoderm, Nicorette
- **Stomach Remedies**

Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under FSA's/HRA's/HSA's, as they are not prescribed by a physician for a specific ailment.

- Baby-sitting and Child Care*
- Insurance Premiums (Eyewear)
- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs*
- Diaper Service
- Electrolysis
- Personal Trainers
- Hair Loss Medication
- Hair Transplant
- Health Club Dues*
- Insurance Premiums and Interest
- Long-Term Care Premiums (FSA)
- Marriage Counseling
- Maternity Clothes
- Sunscreen
- Swimming Lessons
- Teeth Bleaching or Whitening
- Nutritional Supplements*

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For additional information, please contact Stanley Benefits at 877-727-3539.