



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 <i>(inpatient treatment)</i>	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 <i>(reimbursable after date of birth)</i>
Extractions	Cancer Screening	Crutches	Prenatal and postnatal Treatments
Fillings	Drug addiction	Guide dog <i>(for visually/hearing impaired)</i>	Practitioners
Gum treatment	Hearing exams	Hearing devices and batteries	Allergist
Oral surgery	Hospital services	Mastectomy related bra	Chiropractor
Orthodontia/braces	Infertility	Medic alert bracelet or necklace	Christian Science
Lab exams/tests as part of medical care	In vitro fertilization	Oxygen equipment	Dermatologist
Blood tests	Mastectomy	Prescribed medical and exercise equipment	Homeopath
X-rays	Norplant insertion or removal	Prosthesis	Naturopath
Cardiographs	Organ Transplants <i>(including organ donor)</i>	Splints/casts or support hose <i>(if medically necessary)</i>	Osteopath
Laboratory fees	Physical exam <i>(not employment related)</i>	Syringes	Physician
Metabolism tests	Physical therapy	Transportation expenses <i>(mileage and parking)</i>	Psychiatrist
Spinal fluid tests	Reconstructive surgery <i>(if medically necessary due to congenital defect or accident)</i>	Wheelchair	
Urine/stool analyses	Speech therapy	Weight loss drugs <i>(to treat specific disease)</i>	
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			

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

Acne preparations	Learning disability (<i>special school/teacher</i>)
Counseling	Weight loss programs (<i>as prescribed by your doctor</i>)
Hospital beds	Wigs (<i>hair loss due to disease</i>)
Infant formula	Weight loss drugs to treat a specific medical condition
Lead paint removal (<i>if not capital expense and incurred for a child poisoned</i>)	
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	Maternity clothes
Contact lens or eyeglass insurance	Personal care items
Cosmetic surgery/procedures	Personal trainers or exercise equipment
Dancing/exercise fitness programs	Vitamins or nutritional supplements
Diaper service	Swimming lessons
Electrolysis	Teeth whitening/bleaching
Hair loss medication	
Hair transplant	
Insurance premiums	
Marriage counseling	