

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

This is not a complete list but rather represents common 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

Note: A Health Savings Account (HSA) also allows for reimbursement of 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 15+)
- ▶ Thermometers

Check out the next page for more information about OTC items!

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 > 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