

Eligible Health Care Reimbursement Expenses



Eligible expenses* typically include medical, dental and vision expenses for services incurred during the plan year for the diagnosis, treatment or prevention of disease. Also included are out-of-pocket costs beyond what your health plan has paid for a service, such as copays. Eligible expenses are determined by the IRS. Services performed solely for cosmetic reasons or items for general health and personal use (such as cosmetics and vitamins) are not eligible.

Visit novahealthcare.com/eligibilitylist for a full list of eligible items.

Examples of Eligible Health Care Expenses

- Acupuncture
- Alcoholism/drug treatment
- Ambulance
- Anesthesiologist
- Artificial limbs
- Birth control pills
- Braille books/magazines
- Child-birthing classes
- Chiropractor
- Contact lenses and supplies
- Crutches
- Deductibles
- Dental and orthodontia treatments
- Dermatologist
- Eye exam and glasses
- Fertility treatment
- Gynecologist
- Guide dog
- Hearing aid
- Hospitalization
- Insulin
- Laboratory fees
- Lasik surgery
- Neurologist
- Osteopath
- Over-the-counter medication**
- Oxygen
- Pediatrician
- Physical exam
- Pre-existing conditions
- Prescription drugs
- Psychiatric care
- Psychologist
- Radial keratotomy
- Schools, special
- Smoking cessation program
- Sterilization
- Surgeon
- Transplant
- Transportation
- Vaccine
- Vasectomy
- Vision care
- Wheelchair
- X-rays

* Benefits vary by plan. Please see your benefit summary for details.

**Important Information: Over-the Counter Medications

Under the Affordable Care Act, over-the-counter (OTC) medicines (specifically those with an active medical ingredient) require a physician's prescription to be eligible for reimbursement through flexible spending accounts (FSAs), health savings accounts (HSAs) and health reimbursement arrangements (HRAs). Insulin is the only exception to this provision and can be reimbursed without a prescription. *OTC items for medical care that are not drugs or medicine are still reimbursable through a FSA, HSA or HRA without a physician's prescription.*

Examples of items that **DO** require a doctor's prescription:

- Acne treatments
- Allergy and sinus medicine
- Anti-itch treatments
- Baby rash ointment/cream
- Cough, cold and flu remedies
- Laxatives
- Nicotine gum and patches
- Sleep aids
- Stomach and digestive aids
- Wart removers

Examples of items that **DO NOT** require a prescription for:

- Bandages
- Blood glucose monitors and test strips
- Blood pressure monitors
- Contact lens solution
- Eye glass and lens accessories
- Orthopedic support
- Pregnancy and fertility tests
- Sunscreen, broad spectrum
- Sunscreen protection lip balm
- Wheelchairs and accessories

Eligible Expenses Made Easy

Nova partners with FSA Store, an e-commerce site exclusively stocked with FSA-eligible products, to help you spend and manage your reimbursement account(s). For more details on eligible products, reimbursement account calculator and other tools, visit

FSASStore.com/NOVAOE.