

# 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 generally are not eligible.

To access a full list of eligible items, visit [novahealthcare.com](http://novahealthcare.com) and click on Member Resources under the Members tab then select the Eligibility List in Reimbursement Account Resources.

## Examples of Eligible Health Care Expenses

- Acupuncture
- Alcoholism/drug treatment
- Ambulance
- Anesthesiologist
- Artificial limbs
- Birth control pills
- Braille books/magazines
- Braces
- Child-birthing classes
- Chiropractor
- Clinics
- Coinsurance
- Contact lenses
- Contact lens supplies
- Crutches
- Deductibles
- Dental treatments
- Dermatologist
- Eye exam
- Eye glasses
- Prescription sunglasses
- Fertility treatment
- Gynecologist
- Guide dog
- Hearing aid
- Hospitalization
- Insulin
- Laboratory fees
- Lasik surgery
- Neurologist
- Nursing services
- Ophthalmologist
- Orthodontia
- Osteopath
- Over-the-counter medication\*\*
- Oxygen
- Pediatrician
- Physical exam
- Pre-existing conditions
- Prescription drugs
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Reasonable and customary charges  
*(amounts in excess of)*
- Smoking cessation program
- Special education
- Special home for mentally handicapped
- Sterilization
- Support or corrective devices  
*(such as orthopedic shoes)*
- Surgeon
- Transplant
- Transportation
- Vaccine
- Vasectomy
- Vision care
- Wheelchair
- X-rays

## Health Care Expenses Not Eligible for Reimbursement

- Cosmetic services and procedures\*\*\*
- Medications specifically used for cosmetic purposes
- Funeral expenses
- Food for weight loss programs\*\*\*
- General health and personal use over-the-counter items (including vitamins, nutritional supplements for general well-being, and cosmetics)
- Teeth whitening
- Diaper service
- Health and beauty aids
- Insurance premiums

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

\*\* Prescription requirement may apply.

\*\*\* Not deemed medically necessary.

# Eligible Health Care Reimbursement Expenses



## \*\*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 for reimbursement:

- Acne treatments
- Allergy and sinus medicine
- Antacids
- Anti-diarrheals
- Anti-itch treatments
- Baby rash ointment/cream
- Cold sore treatments
- Cough, cold and flu remedies
- Feminine personal care treatments
- Hemorrhoidal treatments
- Laxatives
- Nasal sprays
- Nicotine gum and patches
- Oral pain remedies
- Pain relief
- Sleep aids
- Stomach and digestive aids
- Wart removers

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

- Athletics braces
- Bandages
- Baby thermometers
- Blood glucose monitors and test strips
- Blood pressure monitors
- Breast pumps and accessories
- Broad spectrum sunscreen
- Contact lens solution
- Eyeglass and lens accessories
- First aid kits
- Hearing aid batteries
- Heating pads and wraps
- Incontinence products
- Orthopedic support
- Pregnancy and fertility tests
- Reading glasses
- Sunscreen protection lip balm
- Wheelchairs and accessories

If you have an FSA/HRA debit card, it may be used to purchase an OTC medication with a valid prescription. Reimbursement requests for the purchase of a qualified OTC medication not paid for with a medical expense debit card may be submitted directly to Nova with the appropriate documentation. This includes a completed claim form, detailed purchase receipt and copy of prescription.

### 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). FSA Store identifies, very specifically, every item eligible per IRS guidelines. This includes items like sunscreen and lip balm, which are only eligible when they feature broad spectrum protection. For more information on eligible products, reimbursement account calculator and other tools, visit [FSAStore.com/NovaOE](https://FSAStore.com/NovaOE).



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