What’s Reimbursable?

Sometimes we have to require certain documentation or confirm a few details of your plan with you — it’s all in the best interest of you and your organization. Our commitment to doing things well and doing things right ensures that both you and your employer are protected. Below are some examples of common types of expenses reimbursable by your Medical/Dental/Vision Flexible Spending Account, based on Internal Revenue Code 213(d). (Please note: If you have a Limited Purpose Dental/Vision FSA, only the Dental and Vision expense categories are reimbursable by your plan.) These types of expenses are reimbursable when incurred by you, as well as by your spouse and eligible dependents, even if they are not enrolled in your employer’s insurance coverage. There are many other eligible expenses - find more at ProBenefits.com, or call us to discuss.

Medical

- Insurance deductibles, copays, and coinsurance
- Office visits, diagnostic tests, and surgical procedures (non-cosmetic)
- Prescription drugs
- Birth control/contraception
- Hearing aids and batteries
- Insulin and diabetic test supplies
- Addiction treatment, including smoking cessation programs
- Care, special education, and supplies for persons with disabilities
- Durable medical supplies such as crutches, wheelchairs, and bandages
- Transportation expenses for medical services
- Diagnostic devices such as blood pressure monitors
- Orthotics/orthopedic shoe inserts
- Specialist services, including psychologists/psychiatrists, physical therapy, chiropractors, and acupuncture
- New as of 2020: Menstrual care products

Dental

- Orthodontia (special rules apply – see ProBenefits.com)
- Exams, cleanings, x-rays
- Fillings, caps, crowns, bridges
- Dentures

Vision

- Eye exams
- Contact lenses and care supplies
- Glasses
- Laser eye surgery

Reimbursable with a Letter of Medical Necessity

The following items may be reimbursable if accompanied by a note from a doctor recommending the item to treat a specific medical condition. Other special rules may apply. Please see ProBenefits.com for more information.

- Cord blood/embryo/egg/sperm storage
- Home improvements for medical conditions
- Massage
- Nutritionist

Not Reimbursable

Here are some common examples of ineligible expenses:

- Cosmetic surgery (unless restorative)
- Finance charges
- Food
- Imported drugs (Canada, Mexico)
- Insurance premiums for individual policies
- Long-term care expenses
- Marriage counseling
- Missed appointment fees
- Personal hygiene products
- Spa fees
- Teeth whitening
- Toothbrushes
- Toothpaste
- Warranties (including extended eyeglasses or corrective lens warranties, such as Eyewear Protection Plans)

Reimbursable with a Letter, continued

- Orthopedic shoes (not mass-produced)
- Vitamins & nutritional supplements (only if recommended by a doctor for a specific medical condition)
- Weight loss to treat existing disease
- Wigs

OTC Drugs and Medicines: Prescription no longer Required

Thanks to the CARES Act passed on 3/27/20, over-the-counter drugs and medicines purchased in 2020 and beyond no longer require a prescription for FSA reimbursement. You can use your ProBenefits debit card to purchase these items, and you may submit reimbursement claims for them through the mobile app or web portal at any time.

- Acid control medication (Prevacid, Prilosec, Zantac, etc.)
- Acne treatment
- Allergy medication (Zyrtec, Claritin, etc.)
- Antacids (Tums, etc.)
- Anti-itch medication
- Cold medication
- Cough drops
- Nicotine patches or gum
- Pain relievers (Advil, Tylenol, etc.)
- Sleep aid medication
- Stomach remedies (Pepto-Bismol, etc.)