



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.

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

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 in 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

OTC Drugs and Medicines: Prescription no longer Required

New! 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 will soon be able to 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.)

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)