

Your Health Care Flexible Spending Account (FSA) and Health Savings Account (HSA) let you use pre-tax funds to pay for a variety of out-of-pocket health care expenses including:

Eligible Expenses

BABY / CHILD TO AGE 13

- Lactation consultant*
- Lead-based paint removal
- Special formula*
- Tuition: Special school / teacher for disability or learning disability*
- Well-baby/Well-child care

DENTAL

- X-Rays
- Dentures and bridges
- Exams and teeth cleaning
- Extractions and Fillings
- Oral surgery
- Orthodontia
- Periodontal services

HEARING

- Aids and batteries
- Exams

LAB EXAMS/TESTS

- Blood tests and metabolism tests
- Body scans
- Cardiograms
- Laboratory fees
- X-rays

MEDICAL EQUIPMENT/SUPPLIES

- Air purification equipment*
- Arches and orthotic inserts
- Compression stockings*
- Contraceptive devices
- Crutches, walkers, wheelchairs
- Exercise equipment*
- Hospital beds*
- Mattresses*
- Medic alert bracelet or necklace
- Nebulizers

- Orthopedic shoes*
- Oxygen*
- Post-mastectomy clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and drug/substance abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility enhancement and treatment
- Hair loss treatment*
- Hospital services
- Immunization
- In vitro fertilization
- Physical examination (not employment-related)
- Reconstructive surgery (due to a congenital defect, accident or medical treatment)
- Service animals*
- Sterilization/sterilization reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription drugs

OBSTETRICS

- Doula*
- Lamaze class
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Pre- and postnatal treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian science practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or psychologist

THERAPY

- Alcohol and drug addiction
- Counseling (not marital or career)
- Exercise programs*
- Hypnosis*
- Massage*
- Occupational
- Physical
- Smoking cessation programs*
- Speech
- Weight loss programs*

VISION

- Eye exams
- Eyeglasses and contact lenses
- Laser eye surgeries
- Prescription sunglasses
- Radial keratotomy

Here is a brief listing of some of the Over the Counter items covered by an FSA or HSA:

- Acne Preparations
- Allergy and Sinus Medications (Antihistamines, Claritin, Asthma Flow Meters and Nebulizers, Primatene Mist, Nasal Spray and Strips)
- Baby Care (Petroleum Jelly, Diaper Rash Ointment, Thermometers, Pediatric Electrolyte Solutions)
- Cough Cold and Flu Medications (Syrups, Capsules, Rubs, Drops)
- Condoms and Contraceptive Devices
- Diabetes Care/Accessories (Blood Test Strips, Glucose Tester, Glucose Food, Monitors and Kits)
- Digestive Aids (Antacids, Laxatives, Lactose Intolerance Medications)
- Eye Care (Contact Lens Solution, Eye Drops, Reading Glasses)
- First Aid Products (Antibiotics, Analgesics and Ointments, Bug Bite and Anti-itch Medications, Sunburn Cream, Bandages, Gauze Pads and Elastic Bandages, Rubbing Alcohol, Wart Removal Products, Supports and Braces, First Aid Kits, Wound Care Products, Tape and Gloves)
- Foot Care (Cushions, Pads, Creams, Anti-Fungal Medications)
- Heart Monitors and Medical Equipment (Blood Pressure and Heart Rate Monitors, Crutches, Medical Bracelets, Cholesterol Tests)
- Hemorrhoid Treatments
- Homeopathic Medicines
- Incontinence Supplies
- Lice and Scabies Treatments
- Menstrual Products
- Nausea and Motion Sickness Medications
- Pain and Fever Reducers (Aspirin, Acetaminophen, Ibuprofen, Menstrual Cycle and Migraine Medications, Muscle/Joint Pain Relief Creams and Balms, Heating Pads)
- Pregnancy Products (Ovulation Monitor, Pregnancy Testing Kits, Prenatal Vitamins)
- Smoking Cessation Products (Nicotine Patches, Gum and Lozenges, Inhalers)
- Toothache and Teething Pain Relievers
- Weight Loss Drugs (to treat a specific medical condition)

Check your plan document or Plan Administrator's web site for more information.

Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed, as they are not prescribed by a physician for a specific ailment.

- Cosmetic surgery/procedures
- Electrolysis
- Marriage or career counseling
- Personal trainers
- Sunscreen (SPF less than 30)
- Swimming lessons
- Insurance premium and interest (FSA plan)
- Long-term care premiums (FSA plan)

The Benefit Access card is controlled by the individual merchants and providers and how quickly their inventory is updated in their register systems. If the card is declined, you can submit a manual claim for reimbursement.

This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your plan administrator.

Please note that this listing is subject to change at any time and without notice due to new legislation. The McGriff Benefit Access VISA® Card is issued by Truist Bank, Member FDIC. Your Benefit Access VISA® Debit Card gives you immediate access to funds stored in your health care or dependent day care accounts. Just select "Credit;" no PIN is required.

Insurance products are offered through McGriff Insurance Services, Inc., a subsidiary of BB&T Insurance Holdings, Inc., are not a deposit, not FDIC insured, not guaranteed by the bank, not insured by any federal government agency, and may be subject to investment risk. McGriff Insurance Services and its representatives do not offer tax, legal or medical advice. Consult your tax, legal or medical professional regarding your individual circumstances.