



Guide To Deductible Expenses

Your health, dental and term-life and disability for your employee insurance premiums, medical out-of-pocket expenses paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and/or for treatments affecting any part or function of the body are eligible expenses under your plan.

The following is a partial list of expenses that may be reimbursed through AgriPlan and BizPlan:



- Acupuncture
- Alcoholism and drug abuse treatment
- Ambulance
- Artificial limbs and teeth
- Automobile modification, if for a physically handicapped person
- Bandages & first aid dressings
- Birth control products
- Blood pressure monitoring devices
- Blood sugar test kit/strips
- Body scan
- Breast pumps and supplies that assist lactation
- Breast reconstruction surgery following mastectomy
- Cane & walkers
- Carpal tunnel wrists supports
- Chelation therapy
- Chiropractors
- Circumcision
- Condoms
- Contact lenses, materials and supplies
- Crutches
- Dental services
- Dentures and adhesives
- Diabetic supplies
- Drug addiction, treatment at a therapeutic center
- Drugs, prescribed
- Durable medical equipment
- Egg donor fees
- Eye glasses, with prescription
- Eye surgery
- **Feminine Care Products (tampons/pads)**
- Fertility enhancement
- Flu shot
- Guide dog or other service animal
- Gynecologists fees
- Hearing aids and batteries
- Heating pads
- Home care
- Hormone replacement therapy
- Hospital services
- Immunizations
- Incontinence products
- Insulin
- Laboratory fees
- Lamaze classes
- Laser eye surgery, lasik
- Learning disability, instructional fees
- Lead paint removal
- Medical alert bracelet/necklace
- Medical monitoring and testing devices
- Nebulizers
- Nose strips
- Nursing home
- Nursing services
- Operations
- Optometrist
- Organ donors
- Orthopedic aids
- Osteopath fees
- Ovulation monitor
- Oxygen
- **Personal Protection Equipment (PPE)***
- Physical exams
- Physical therapy
- Pregnancy & fertility kits
- Prescription eye glasses
- Preventative care screenings
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychologist
- Radial keratotomy
- Retin-A, must be used to treat a medical condition
- Screening tests
- Seeing eye dog
- Sleep deprivation treatment
- Splints, supports & braces
- Sterilization procedures
- Sunglasses, if they are prescription
- Therapy
- Thermometers
- Transplants

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**PPE expenses must be used for the purpose of preventing the spread of coronavirus; eligible purchases made on or after 1/1/20 are available for reimbursement.*

- Transportation expenses to receive medical care
- Ultrasound, prenatal
- Vaccines
- Vasectomy
- Vasectomy, reversal
- Vision correction procedures
- Walkers
- Weight-loss program, if treatment for a specific disease
- Wheelchair
- Wig, if upon advice from physician for the mental health of patient
- X-Ray fees

Eligible OTC Medicines and Drugs

As of January 1, 2020, over-the-counter (OTC) medicines and drugs are reimbursable via FSA, HRA, and HSA plans without a prescription.

- Allergy, cough, cold, flu & sinus medications
- Anti-diarrheals, anti-gas medications & digestive aids
- Canker/cold sore relievers & lip care
- Family planning items (contraceptives, pregnancy tests, etc.)
- Foot care (corn/wart medication, antifungal treatments, etc.)
- Hemorrhoid creams & treatments
- Itch relief (calamine lotion, Cortizone cream)
- Nasal spray
- Oral care (denture cream, pain reliever, teething gel, etc.)
- Pain relievers - internal/external (Tylenol, Advil, Bengay, etc.)
- Skin care (sunscreen w/SPF15+, acne medication, etc.)
- Sleep aids & stimulants (nasal strips, etc.)
- Stomach & nausea remedies (antacids, etc.)
- Wound Treatments/Washes (Hydrogen Peroxide, Iodine)

More Ways To Save

The Patient Protection and Affordable Care Act (PPACA) amended previous definitions of which healthcare expenses are eligible for tax-advantaged benefit plans. While all medically necessary medicines continue to be eligible, some items may require additional substantiation, such as a prescription or OTC Prescription Order Form signed by your medical practitioner. Here is a partial list of medical items that will require additional substantiation to be eligible through AgriPlan and BizPlan:

- Acne prevention and treatment
- Allergy prevention and treatment
- Antacids and acid reducers
- Anti-candidal
- Anti-histamines
- Anti-diarrheal and laxatives
- Anti-fungal
- Anti-itch lotions and creams
- Asthma
- Cosmetic surgery
- Dental care and mouthwashes
- Electrolysis
- Fiber supplements
- Hair loss treatments, transplants
- Herbal supplements
- Migraine medication
- Medicated shampoo
- Motion sickness medication
- Nutritional supplements
- Pain relief
- Pediculicide (head lice)
- Poison ivy protection
- Snoring cessation aids and medications
- Sunscreen and sunblock
- Teeth whitening
- Toothache and teething pain relievers
- Vitamins
- Weight loss, dietary supplements

For a complete list of HRA eligible expenses, visit [IRS.gov](https://www.irs.gov).

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