

# Eligible expenses for your SEBB Medical FSA

The Medical Flexible Spending Arrangement (FSA) covers health care expenses for you, your spouse, or your qualified dependents. Below is a list of common expenses that may be eligible for reimbursement, eligible expenses that may require additional documentation, and expenses that are ineligible. **Not all eligible or ineligible items are on this list.** For a full list, visit [sebb.naviabenefits.com/benefits/expenses](http://sebb.naviabenefits.com/benefits/expenses) or call Navia Benefit Solutions at (800) 669-3539.

**You are responsible** for providing sufficient, accurate information when submitting claims for reimbursement. To ensure compliance with IRS requirements, Navia Benefit Solutions reserves the right to require additional documentation for any claim.

## COMMON ELIGIBLE HEALTH CARE EXPENSES

Acupuncture	Cold sore treatment	Individual counseling	Prescription glasses
Allergy & sinus medication	Cold/cough medication	Insect bite treatment	Reading glasses
Antacids	Contacts & solutions	Lab work	Respiratory treatments
Antibiotic ointment	Contraceptives	Lactation consultant	Saline nasal spray
Anti-diarrheal	Copays	Lactose intolerance pills	Sleep aids & sedatives
Antifungal foot cream	CPAP machine	Laser eye surgery	Sleep deprivation treatment
Anti-gas medication	Crutches	Laxative	Smoking cessation programs & products
Anti-itch cream/gel	Deductibles	Lice treatment products	Speech therapy
Antiseptic	Dental services	Medical records	Sterilization procedures
Asthma treatment	Diabetic supplies	Menstrual care products	Stool softener
Bandages/gauze	Diaper rash ointment	Motion sickness relief	Sunscreen SPF 15 or more
Birthing classes or Lamaze	Digestive aids	Naturopathic visits	Thermometer
Blood pressure monitor	Drug addiction treatment	Orthodontia	Throat lozenges
Braces (knee, ankle, wrist)	Feminine anti-fungal/anti-itch	Oxygen and equipment	Vaccinations
Braille books	Fertility monitor	Pain relievers	Vision care
Breast pump	Fertility treatment	Parasitic treatment	Walker
Burn cream	Flu shots	Physical exams	Wart treatment
Chiropractic services	Hearing aids & supplies	Physical therapy	Wheelchair & repair
Coinsurance	Hemorrhoid medication	Pregnancy test	
Cold/hot pack	Home medical equipment	Prenatal vitamins	
		Prescription drugs	

## ADDITIONAL DOCUMENTATION REQUIRED

Certain expenses are not reimbursable under a Medical FSA unless a licensed health care practitioner states in writing to Navia Benefit Solutions that the service or product is medically necessary. Navia Benefit Solutions will need a Letter of Medical Necessity (LMN) for the items below before they can be reimbursed. **Not all items requiring an LMN are on this list.** For a full list and to download a printable copy of the LMN, visit [sebb.naviabenefits.com](http://sebb.naviabenefits.com) or call Navia Benefit Solutions at (800) 669-3539.

Acne treatment	Breast reduction	Lodging and meals	Vitamins/supplements
Automobile modifications	Cosmetic procedures	Special foods	Weight loss programs
Breast augmentation	In vitro fertilization	Veneers	

## COMMON INELIGIBLE HEALTH CARE EXPENSES

The following expenses are **not** eligible under a Medical FSA. Under no circumstances will the following items be reimbursed. Do not submit claims for these items. For a full list, visit [sebb.naviabenefits.com](http://sebb.naviabenefits.com) or call Navia Benefit Solutions at (800) 669-3539.

Activity tracker	Electrolysis/laser hair removal	Hygiene products	Marriage counseling
Airborne	Face lift	Illegal operations/substances	Massage chair
Books	Finance charges	Imported OTC items	Mattress
Boutique practice fees	Funeral expenses	Imported prescriptions	Missed appointment fee
COBRA premiums	Gym membership	Insurance premiums	Teeth whitening
College insurance	Hair growth products	Late fees	Toiletries
CPR classes	Hair transplant	Liposuction	Warranties
Electric toothbrush/picks	Household help	Marijuana	