Eligible Expenses for your SEBB FSA

The 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 ineligible expenses. **Not all eligible or ineligible items are on this list**. For a full list, visit 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 request additional documentation for any claim submitted.

Eligible Healthcare Expenses

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

Additional Documentation required

Certain expenses are not reimbursable under an FSA unless a licensed health care practitioner states in writing to Navia Benefit Solutions that the service or product is medically necessary. Navia will need a Letter of Medical Necessity (LMN) for the expenses 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 or call Navia Benefit Solutions at 800-669-3539.

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

Common Ineligible Expenses

The following expenses are **not** eligible under an 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 or call Navia Benefit Solutions at (800) 669-3539.

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