

Item	Covered
Acupuncture	Yes
Acne treatments (over-the-counter)	Yes
Adoption (medical expenses related to)	Yes
Adoption fees	No
Alcoholism treatment	Yes
Allergy products (including over-the-counter)	Yes
Allergy & sinus medication (including over-the-counter)	Yes
Allergy treatments (including over-the-counter)	Yes
Alternative dietary substitutes	Maybe
Alternative drugs and medicines	Maybe
Alternative healers	Maybe
Ambulance	Yes
Antacid (including over-the-counter)	Yes
Antibiotic ointment (including over-the-counter)	Yes
Aspirin (over-the-counter)	Yes
Asthma medicines or treatments (including over-the-counter)	Yes
Bandages and related items	Yes
Birth control (by prescription or over-the-counter)	Yes
Body scans	Yes
Braille books and magazines (difference in cost only)	Maybe
Canker & cold sore treatments (including over-the-counter)	Yes
Chest rubs (including over-the-counter)	Yes
Child or newborn care instruction	No
Childbirth classes	Yes
Chiropractic treatment	Yes
Chiropractor (office visit)	Yes
Christian Science practitioners	Yes
Co-insurance (medical, dental or vision plan)	Yes
Cold & flu prevention	No
Cold & flu medicine (including over-the-counter)	Yes
Cold cream	No
Condoms and spermicides	Yes
Contact lenses, cleaning solutions, etc.	Yes
Contraceptives (over-the-counter)	Yes
Co-payments (medical, dental or vision)	Yes

Item	Covered
Cord blood storage (for future treatment of a birth defect or known medical condition)	Maybe
Cord blood storage (for unidentified future use)	No
Corneal keratotomy	Yes
Cosmetic surgery	No
Cough drops & sore throat lozenges (including over-the-counter)	Yes
Cough syrup (including over-the-counter)	Yes
Counseling (for treatment of a medical condition)	Yes
Counseling (health care related)	Yes
Crutches (purchase or rental)	Yes
Dancing lessons (for treatment of a medical condition)	Maybe
Deductibles (medical, dental or vision)	Yes
Dental products (excluding general health items)	Maybe
Dental treatments	Yes
Dental veneers	Maybe
Diagnostic services	Yes
Dietary supplements	No
Drug addiction treatment	Yes
Drugs (prescription)	Yes
Dyslexia treatment	Yes
Ear drops & wax removal	No
Electrolysis	No
Exercise equipment (for treatment of a medical condition)	Maybe
Eye examinations	Yes
Eye related equipment/materials	Yes
Eyeglasses (over-the-counter)	No
Eyeglasses (prescription)	Yes
Face lifts	No
Fertility monitor (over-the-counter)	Yes
Fertility treatment (for employee, spouse or dependent)	Yes
Fertility treatment (for non-dependent surrogate)	No
Fitness programs	No
Flu shots	Yes
Funeral expenses	No
Gastrointestinal medication (including over-the-counter)	Yes

Item	Covered
Guide dog (dog, training, care)	Yes
Hair removal	No
Hair transplant	No
Hand lotion	No
Health club dues	No
Hearing aids and batteries	Yes
Herbal medicines	No
Herbal treatments (non-prescription)	No
Homeopathic medicines	No
Hospital services	Yes
Household help	No
Illegal operations	No
Illegal substances	No
Immunizations	Yes
Infertility treatment (for employee, spouse or dependent)	Yes
Insulin	Yes
Insulin testing materials and equipment	Yes
Insurance premiums	No
Insurance premiums (employee portion or other)	No
Laboratory fees	Yes
Lactose treatment (including over-the-counter)	Yes
Lamaze classes	Yes
Laser eye surgery	Yes
Lasik	Yes
Laxatives (including over-the-counter)	Yes
Learning disability treatments	Yes
Lice treatment (including over-the-counter)	Yes
Lodging (essential to receive medical care)	Maybe
Long-term care services	No
Magnetic therapy	No
Marriage counseling	No
Massage therapy (for treatment of a medical condition)	Maybe
Mastectomy-related special bras	Yes
Maternity clothes	No
Medical equipment (for treatment of medical condition) and repairs	Yes

Item	Covered
Medical monitoring and testing devices	Yes
Medical records charges	Yes
Medical savings accounts	No
Medical supplies (for treatment of a medical condition)	Maybe
Medically necessary abortion	Yes
Medicines (over-the-counter)	Yes
Medicines (prescription)	Yes
Modified equipment	Maybe
Monitors & test kits	Yes
Motion & nausea (including over-the-counter)	Yes
Nasal sprays (including over-the-counter)	Yes
Nasal strips	No
Non-prescription drugs and medicines	Yes
Norplant insertion or removal	Yes
Nursing services (wages and taxes)	Yes
Nutritional supplements (for treatment of a medical condition)	Maybe
OB/GYN fees	Yes
Occlusal guards to prevent teeth grinding	Yes
Occupational therapy	No
Office visits (medical, dental or vision)	Yes
Operations (excluding cosmetic)	Yes
Optometrist/ophthalmologist fees	Yes
Oral care	Yes
Organ transplants (recipient and donor)	Yes
Ortho keratotomy	Yes
Orthodontia	Yes
Over-the-counter medication	Yes
Ovulation monitor (over-the-counter)	Yes
Oxygen	Yes
Pain reliever (including over-the-counter)	Yes
Personal use items (toothbrush, toothpaste, etc.)	No
Physical exams	Yes
Physical therapy	Yes
Pregnancy tests (over-the-counter)	Yes
Premiums (health plan or insurance)	No

Item	Covered
Prescription drugs	Yes
Prosthesis	Yes
Psychiatric Care	Yes
Psychoanalysis	Yes
Psychologist fees	Yes
Radial keratotomy (RK)	Yes
Reading glasses (over-the-counter)	No
Reconstructive surgery (following mastectomy or other)	Maybe
Removal of benign mole, cyst or tumor	Yes
Retin-A (excluding cosmetic uses)	Maybe
Rogaine	No
Smoking cessation (programs/counseling)	Yes
Smoking cessation drugs (prescription)	Yes
Smoking cessation gum or patches (including over-the-counter)	Yes
Special equipment	Maybe
Special foods (e.g., gluten-free or salt-free diet)	Maybe
Speech therapy	Yes
Sterilization	Yes
Student health fees (for medical services)	Yes
Sunglasses (over-the-counter)	No
Sunglasses (prescription)	Yes
Sunscreen	No
Supplies (for treatment of a medical condition)	Maybe
Surgery (cosmetic)	No
Surgery (excluding cosmetic)	Yes
Swimming lessons (for treatment of a medical condition)	Maybe
Teeth bleaching or whitening	No
Therapy (for treatment of a medical condition)	Yes
Toothpaste, toothbrush, floss	No
Transgender treatments/surgery	No
Transportation, parking and related travel expenses (essential to receive medical care)	Maybe
Tubal ligation	Yes
UV protection clothing	No
Vaccinations	Yes

Item	Covered
Varicose veins surgery	Yes
Vasectomy	Yes
Viagra	Yes
Vitamins (over-the-counter)	No
Vitamins (prescription)	Yes
Weight loss counseling	Maybe
Weight loss program (to improve or maintain general health)	No
Weight loss program and/or drugs (for treatment of a medical condition)	Maybe
Weight loss foods	No
Wheelchair and repairs	Yes
X-ray fees	Yes