

Eligible/Non-Eligible Expenses

FSA/HSA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. ***If prescribed for a particular ailment or medical condition; provider letter required.**

Acupuncture	Eye examinations and eyeglasses	Physical exams
Alcoholism treatment	Home health and/or hospice care	Physical therapy
Allergy shots and testing	Hospital services	Psychiatric care (<i>psychologists, psychotherapists</i>)
Ambulance (<i>ground or air</i>)	Insulin	Radial keratotomy
Artificial limbs	Laboratory fees	Schools (<i>special, relief, or handicapped</i>)
Blind services and equipment	LASIK eye surgery	Sexual dysfunction treatment
Car controls for handicapped*	Medical alert (<i>bracelet, necklace</i>)	Smoking cessation programs
Chiropractor services	Medical monitoring and testing devices*	Surgical fees
Coinsurance and deductibles	Nursing services	Television or telephone for the hearing impaired
Contact lenses	Obstetrical expenses	Therapy treatments*
Crutches, wheelchairs, walkers	Occlusal guards	Transportation (<i>essentially and primarily for medical care; limits apply</i>)
Dental treatment	Operations and surgeries (<i>legal</i>)	Vaccinations
Dentures	Optometrists	Vitamins*
Diagnostic tests	Orthodontia	Weight loss programs*
Doctor's fees	Orthopedic services	X-rays
Drug addiction treatment & facilities	Osteopaths	
Drugs (<i>prescription</i>)	Oxygen/oxygen equipment	

Important Notice About Over-the-Counter (OTC) Medications

With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in March 2020, OTC medications are once again eligible for purchase with FSA/HSA funds without the need for a prescription. In addition, menstrual care products are now also eligible for purchase with FSA/HSA funds without the need for a prescription. You can use either your debit card to purchase these items or submit the purchase receipt for reimbursement.

FSA/HSA Eligible OTC Medications and Products

Acne medications & treatments	Contact lens solution	Laxatives
Allergy & sinus, cold, flu & cough remedies	Contraceptives (<i>condoms, gels, foams, suppositories, etc.</i>)	Medicated bandaids & dressings
Antacids & acid controllers	CPAP equipment & supplies	Menstrual care products
Antibiotic & antiseptic sprays, creams & ointments	Diabetic testing supplies/equipment	Motion sickness remedies
Anti-diarrheals	Durable medical equipment (<i>power chairs, walkers, wheelchairs, etc.</i>)	Smoking cessation aids
Anti-fungals	ECZEMA & psoriasis remedies	Nicotine patches and medications
Anti-gas & stomach remedies	Eye drops, ear drops, nasal sprays	smoking cessation aids
Anti-itch & insect bite remedies	First aid kits	OTC varieties of Insulin
Anti-parasitics	Hemorrhoidal preparations	Pain relievers (<i>aspirin, ibuprofen, acetaminophen, naproxen, etc.</i>)
Digestive aids	Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)	Reading glasses
Baby care (<i>diaper rash ointments, teething gel, rehydration fluids, etc.</i>)	Hydrogen peroxide, rubbing alcohol	Sleep aids & sedatives
Bandages and bandaids		Wart removal remedies, corn patches
Breast pumps for nursing mothers		
Braces & supports		

All OTC items listed are examples.

These items are commonly mistaken as eligible but do not meet the requirements:

Cosmetic surgery and procedures	Health programs, health clubs and gyms	Teeth whitening
Cosmetic dental procedures (incl. teeth whitening, vitamins and supplements)	Insurance premiums (not reimbursable under FSA)	Vitamins & supplements without prescription