

Eligible/Non-Eligible Expenses

FSA 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 (psychologists, psychotherapists) |
| Ambulance (ground or air) | Insulin | Radial keratotomy |
| Artificial limbs | Laboratory fees | Schools (special, relief, or handicapped) |
| Blind services and equipment | LASIK eye surgery | Sexual dysfunction treatment |
| Car controls for handicapped* | Medical alert (bracelet, necklace) | Smoking cessation programs |
| Chiropractor services | Medical monitoring and testing devices* | Surgical fees |
| Coinurance and deductibles | Nursing services | Television or telephone for the hearing impaired |
| Contact lenses | Obstetrical expenses | Therapy treatments* |
| Crutches, wheelchairs, walkers | Occlusal guards | Transportation (essentially and primarily for medical care; limits apply) |
| Dental treatment | Operations and surgeries (legal) | Vaccinations |
| Dentures | Optometrists | Vitamins* |
| Diagnostic tests | Orthodontia | Weight loss programs* |
| Doctor's fees | Orthopedic services | X-rays |
| Drug addiction treatment & facilities | Osteopaths | |
| Drugs (prescription) | 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 Eligible OTC Medications and Products

| | | |
|---|--|--|
| Acne medications & treatments | Contact lens solution | Laxatives |
| Allergy & sinus, cold, flu & cough remedies | Contraceptives (condoms, gels, foams, suppositories, etc.) | 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 (power chairs, walkers, wheelchairs, etc.) | Nicotine patches and medications, smoking cessation aids |
| Anti-fungals | Eczema & psoriasis remedies | OTC varieties of Insulin |
| Anti-gas & stomach remedies | Eye drops, ear drops, nasal sprays | Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.) |
| Anti-itch & insect bite remedies | First aid kits | Reading glasses |
| Anti-parasitics | Heartburn remedies | Sleep aids & sedatives |
| Digestive aids | Hemorrhoidal preparations | Wart removal remedies, corn patches |
| Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.) | Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.) | |
| Bandages and bandaids | Hydrogen peroxide, rubbing alcohol | |
| 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 | Insurance premiums | Vitamins and supplements without a prescription |