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FSA/HRA/HSA Eligible Health Care Expenses

Please note that this list is not intended to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor.

Acupuncture	Doctor's fees	Orthodontia
Alcoholism treatment	Drug addiction treatment & facilities	Orthopedic services
Allergy shots and testing	Drugs (prescription)	Osteopaths
Ambulance (ground or air)	Eye examinations and eyeglasses	Oxygen/oxygen equipment
Artificial limbs	Home health and/or hospice care	Physical exams (except for employment-
Blind services and equipment	Hospital services	Physical therapy
Car controls for handicapped*	Insulin	Psychiatric care, psychologists, psychotherapists, counselors
Chiropractor services	Laboratory fees	Radial keratotomy
Coinsurance and deductibles	LASIK/LASEK eye surgery	related physicals)
Contact lenses	Medical alert (bracelet, necklace)	Schools (special, relief, or handicapped)
Crutches, wheelchairs, walkers	Nursing services	Smoking cessation programs
Dental treatment	Obstetrical expenses	Surgical Fees
Dentures	Occlusal guards	Transportation (essentially and primarily for medical care; limits apply)
Diagnostic tests	Optometrists	X Rays

FSA/HRA/HSA Eligible OTC Medications and Products

Acne medications & Treatments	Contact lens solution	Hydrogen peroxide, rubbing alcohol
Allergy & sinus, cold, flu & cough remedies	Contraceptives (condoms, gels, foams)	Insulin
Antacids & acid controllers	CPAP equipment & supplies	Laxatives
Antibiotic & antiseptic applications	Diabetic testing supplies/equipment	Motion sickness remedies
Anti-diarrheal	Digestive aids	Motion sickness remedies
Anti-fungal	Durable medical equipment	Nicotine patches and smoking cessation aids
Anti-gas & stomach remedies	Eczema & psoriasis remedies	Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)
Anti-itch & insect bite remedies	Eye drops, ear drops, nasal sprays	Reading glasses
Anti-parasitic	Feminine care items	Sleep aids & sedatives
Bandages & dressings	First aid kits	Sunscreen with protection of 15+
Braces & supports	Hemorrhoidal preparations	Wart removal remedies, corn patches
Breast pumps for nursing mothers	Home diagnostic tests	
	All OTC items listed are examples	

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FSA/HRA/HSA **Non-Eligible** Health Care Expenses

Advance payment for services to be rendered
Automobile insurance premium allocable to medical
   coverage
Boarding school fees
Body piercing
Bottled water
Chauffeur services
Controlled substances
Cosmetic surgery and procedures
Cosmetic dental procedures
Dancing lessons
Diapers for Infants
Diaper service
Ear piercing
Electrolysis
Fees written off by provider
Food supplements
Funeral, cremation, or burial expenses
Hair transplant
Herbs & herbal supplements
Household & domestic help

Health programs, health clubs, and gyms
Illegal operations and treatments
Illegally procured drugs
Insurance premiums (not reimbursable under Health FSA…
   only certain HRAs)
Long-term care services
Maternity clothes
Medical savings accounts
Premiums for life insurance, income protection, disability,
   loss of limbs, sight or similar benefits
Personal items
Preferred provider discounts
Social activities
Special foods and beverages
Swimming lessons
Tattoos/tattoo removal
Teeth whitening
Transportation expenses to & from work
Travel for general health improvement
Uniforms
Vitamins & supplements

FSA/HRA/HSA **Non-Eligible** OTC Products

Aromatherapy
Baby bottles & cups
Baby oil
Baby wipes
Breast enhancement system
Cosmetics (including face cream & moisturizer)
Cotton swabs
Dental floss
Deodorants & anti-perspirants
Dietary supplements
Fiber supplements
Food
Fragrances

Hair regrowth preparations
Herbs & herbal supplements
Hygiene products & similar items
Low carb & low-fat foods
Low calorie foods
Lip balm
Medicated shampoos & soaps
Petroleum jelly
Shampoo & conditioner
Spa salts
Toiletries (including toothpaste)
Vitamins & supplements without prescription
Weight loss drugs for general well-being