

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

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

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