

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

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

OTC medications require a doctor's prescription to be eligible for FSA/HSA reimbursement. For that reason, OTC medications cannot be purchased using your benefits debit card unless dispensed by a pharmacy the same as a standard prescription (with an Rx number). If a manual claim is submitted for purchase of an OTC medication, both a copy of the prescription and the purchase receipt must be included to receive reimbursement.

Non-medicated OTC products (diabetes test strips, saline solution, bandaids, etc.) do not require 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

COPY OF PRESCRIPTION AS WELL AS DETAILED RECEIPT REQUIRED FOR REIMBURSEMENT:

Acne medications & treatments
Allergy & sinus, cold, flu & cough remedies
(antihistamines, decongestants,
cough syrups, cough drops, nasal
sprays, medicated rubs, etc.)
Antacids & acid controllers
(tablets, liquids, capsules)
Antibiotic & antiseptic sprays,
creams & ointments
Anti-diarrheals
Anti-fungals
Anti-gas & stomach remedies
Anti-itch & insect bite remedies
Anti-parasitics
Digestive aids

Baby care (diaper rash ointments, teething
gel, rehydration fluids, etc.)
Contraceptives (condoms, gels, foams,
suppositories, etc.)
Eczema & psoriasis remedies
Eye drops, ear drops, nasal sprays
First aid kits
Hemorrhoidal preparations
Hydrogen peroxide, rubbing alcohol
Laxatives
Medicated bandaids & dressings
Motion sickness remedies
Nicotine patches and medications
(smoking cessation aids)
Pain relievers (aspirin, ibuprofen,
acetaminophen, naproxen, etc.)
Sleep aids & sedatives
Wart removal remedies, corn patches

ELIGIBLE FOR REIMBURSEMENT WITH DETAILED RECEIPT ONLY (NO PRESCRIPTION REQUIRED):

Breast pumps for nursing mothers
Braces & supports
Contact lens solution
CPAP equipment & supplies
OTC varieties of Insulin
Diabetic testing supplies/equipment
Durable medical equipment (power chairs,
walkers, wheelchairs, etc.)
Home diagnostic (pregnancy tests,
ovulation kits, thermometers, blood
pressure monitors, etc.)
Non-medicated bandaids, (rolled
bandages & dressings)
Reading glasses

All OTC items listed are examples.

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FSA/HSA Non-Eligible Health Care Expenses

Advance payment for services to be rendered	Fees written off by provider	Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
Automobile insurance premium allocable to medical coverage	Food supplements	Personal items
Boarding school fees	Funeral, cremation, or burial expenses	Preferred provider discounts
Body piercing	Hair transplant	Social activities
Bottled water	Herbs & herbal supplements	Special foods and beverages
Chauffeur services	Household & domestic help	Swimming lessons
Controlled substances	Health programs, health clubs, and gyms	Tattoos/tattoo removal
Cosmetic surgery and procedures	Illegal operations and treatments	Teeth whitening
Cosmetic dental procedures	Illegally procured drugs	Transportation expenses to & from work
Dancing lessons	Insurance premiums <i>(not reimbursable under FSA)</i>	Travel for general health improvement
Diapers for Infants	Long-term care services	Uniforms
Diaper service	Maternity clothes	Vitamins & supplements without prescription
Ear piercing	Medical savings accounts	
Electrolysis		

FSA/HSA Non-Eligible OTC Products

The following are examples of Over-the-Counter (OTC) medications and products which are NOT ELIGIBLE for FSA/HSA reimbursement.

Aromatherapy	Dietary supplements	Lip balm
Baby bottles & cups	Feminine care items	Medicated shampoos & soaps
Baby oil	Fiber supplements	Petroleum jelly
Baby wipes	Food	Shampoo & conditioner
Breast enhancement system	Fragrances	Spa salts
Cosmetics <i>(including face cream & moisturizer)</i>	Hair regrowth preparations	Suntan lotion
Cotton swabs	Herbs & herbal supplements	Toiletries <i>(including toothpaste)</i>
Dental floss	Hygiene products & similar items	Vitamins & supplements without prescription
Deodorants & anti-perspirants	Low-carb & low-fat foods	Weight loss drugs for general well-being
	Low calorie foods	

Contact us for more information on
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