

Health Care FSA Eligible and Ineligible Expenses

Your Health Care Flexible Spending Account (FSA) allows you to pay for certain out-of-pocket health care expenses on a pre-tax basis. The IRS determines which expenses are eligible for reimbursement under an FSA. The following is a list of eligible and ineligible expenses. This list is not all-inclusive, and may be subject to change by the IRS.

Eligible Expenses

BABY/CHILD TO AGE 13

Lactation Consultant*
Lead-Based Paint Removal
Special Formula*
Tuition: Special School/Teacher for Disability or Learning Disability*
Well Baby /Well Child Care

DENTAL

Dental X-Rays
Dentures and Bridges
Exams and Teeth Cleaning
Extractions and Fillings
Oral Surgery
Orthodontia
Periodontal Services

EYES

Eye Exams
Eyeglasses and Contact Lenses
Laser Eye Surgeries
Prescription Sunglasses
Radial Keratotomy

HEARING

Hearing Aids and Batteries
Hearing Exams

LAB EXAMS/TESTS

Blood Tests and Metabolism Tests
Body Scans
Cardiograms
Laboratory Fees
X-Rays

MEDICAL EQUIPMENT/SUPPLIES

Air Purification Equipment*
Arches and Orthotic Inserts
Compression Stockings*
Contraceptive Devices
Crutches, Walkers, Wheel Chairs
Exercise Equipment*
Hospital Beds*
Mattresses*
Medic Alert Bracelet or Necklace
Nebulizers
Orthopedic Shoes*
Oxygen*
Post-Mastectomy Clothing
Prosthetics
Syringes
Wigs*

MEDICAL PROCEDURES/SERVICES

Acupuncture
Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
Ambulance
Fertility Enhancement and Treatment
Hair Loss Treatment*
Hospital Services
Immunization
In Vitro Fertilization
Physical Examination (not employment-related)
Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
Service Animals
Sterilization/Sterilization Reversal
Transplants (including organ donor)
Transportation*

MEDICATIONS

Insulin
Prescription Drugs

OBSTETRICS

Doulas*
Lamaze Class
OB/GYN Exams
OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
Pre- and Postnatal Treatments

PRACTITIONERS

Allergist
Chiropractor
Christian Science Practitioner
Dermatologist
Homeopath
Naturopath*
Optometrist
Osteopath
Physician
Psychiatrist or Psychologist

THERAPY

Alcohol and Drug Addiction
Counseling (not marital or career)
Exercise Programs*
Hypnosis*
Massage*
Occupational
Physical
Smoking Cessation Programs*
Speech
Weight Loss Programs*

Note: Expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.

The IRS does not allow the following expenses to be reimbursed under Health Care FSAs as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses

Cosmetic Surgery/Procedures
Electrolysis
Marriage or Career Counseling

Insurance Premiums and Interest
Long Term Care Premiums

Personal Trainers
Sunscreen (spf less than 30)
Swimming Lessons

Note: This list is not meant to be all-inclusive.

FSA funds cannot be used to purchase over-the-counter (OTC) medicines and drugs unless the medicine or drug is prescribed by a medical provider in the state in which the medical expense is incurred.

Check with your pharmacist to make sure they can fill an OTC prescription. If your OTC prescription is not filled by a pharmacist, you must pay out of pocket and submit a manual claim requesting reimbursement.

Eligible Over-the-Counter Items

The following is a high level list of Over-the-Counter (OTC) items that clearly are not medicine or drugs and are eligible for purchase with Health Care FSA dollars. It is not all-inclusive.

- **Antiseptics, Wound Cleansers**
Alcohol, peroxide, Epsom salt,
- **Baby Electrolytes**
Pedialyte, Enfalyte
- **Denture Adhesives, Repair, and Cleansers**
PoliGrip, Benzodent, Efferdent
- **Diabetes Testing and Aids**
Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- **Diagnostic Products**
Thermometers, blood pressure monitors, cholesterol testing
- **Elastics/Athletic Treatments**
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- **Eye Care**
Contact lens care
- **Family Planning**
Pregnancy and ovulation kits
- **First Aid Dressings and Supplies**
Band Aid, 3M Nexcare, non-sport tapes
- **Hearing Aid/Medical Batteries**
- **Incontinence Products**
Attends, Depend, GoodNites for juvenile incontinence
- **Reading Glasses and Maintenance Accessories**

Please note that this listing is subject to change at any time and without notice due to new legislation.

[IRS published list of eligible FSA expenses](#)