

Eligible & Ineligible Expenses for Your Flexible Spending Account

Below is a partial list of eligible expenses that are reimbursable through a Health Care Flexible Spending Account (FSA), incurred by you, your spouse or qualified dependents. For a complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 502 and 969.

ELIGIBLE HEALTH FSA EXPENSES

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| <ul style="list-style-type: none">• Acupuncture• Alcoholism treatment• Allergy medication, nasal sprays• Ambulance• Analgesics, fever reducers, paid reducers• Antacids and heartburn relief• Antibiotic ointments• Anti-itch creams and hydrocortisone creams• Arthritis pain relieving creams• Athlete's foot treatment/anti-fungal creams• At-home COVID-19 tests• Artificial teeth/dentures• Bandages• Birth control/contraceptive devices• Blood pressure monitors• Braces• Braille-books and magazines• Breast pumps and lactation supplies• Cancer screening• Chiropractors• Chondroitin• Co-insurance amount you pay• Cold/hot packs• Cold medicines, tablets, syrups, cough drops and lozenges• Co-pay amount you pay• Compression hose (30-40 mmHg or higher)• Contact lenses and eyeglasses• Contact lens solution• Cost of medically necessary operations and related treatments• Crutches• Deductible medical coverage (amount you pay) | <ul style="list-style-type: none">• Dental Fees• Diabetic supplies• Diaper rash ointment• Drug addiction treatment• Ear wax removal kits• Eye exams, eye surgery• Eye glasses (protection plans/warranties are NOT eligible expenses)• Eczema treatments• Feminine hygiene products• Fertility treatments (in vitro, surgery)• First-aid cream• Glucosamine• Hearing devices and batteries• Hemorrhoid treatments• Hospital services• Incontinence products• Infertility treatments• Insulin• Laboratory fees• Lactose intolerance tablets• Lamaze classes• Latex gloves• Laxatives• Medical alert bracelets• Medical information plan• Menstrual pain relievers• Mentally handicapped persons cost of special home care• Motion sickness pills• Nasal spray and strips• Nicotine gum, patches• Nursing services (including boarding)• Obstetrical expenses• Orthotics• Over-the-counter medications• Oxygen | <ul style="list-style-type: none">• PPE (face masks, hand sanitizer, etc)• Petroleum jelly• Prosthesis• Pregnancy tests• Prenatal vitamins• Psychiatrists' and psychologists' fees• Radial keratotomy and lasik eye surgery• Routine physical & other non-diagnostic services or treatments• Sinus medication• Smoking cessation programs• Speech therapy• Special education for the blind• Special plumbing for handicapped• Sterilization (tubal ligation, vasectomy) and reversal• Stomach and digestive relief items• Sunburn cream (Solarcaine)• Surgical fees• Telephone, special for hearing impaired• Television audio display equipment for hearing impaired• Therapeutic care for drug and alcohol additional received as medical treatment• Thermometers• Toothache and teething pain relievers• Transportation expenses for person to receive medical care• Urinary pain relief medication• Vaccines• Walkers• Wart removal (certain wart medications may require a prescription)• Wheelchair• X-rays• Yeast infection medication |
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ELIGIBLE HEALTH FSA EXPENSES ONLY WITH LETTER OF MEDICAL NECESSITY FORM

- Compression hose (20-30 mmHg)
- Doula
- Dietary supplements
- Exercise programs or equipment
- Fiber supplements
- Humidifier
- Hypnosis
- Lead-base paint removal
- Mineral supplements
- Massage therapy, rolfing therapy
- Occupational therapy
- Orthopedic shoes (reimbursement is permitted for the cost difference between orthopedic shoes & regular shoes)
- Scooter, electric
- Service animal (guide dogs are eligible without a LOMN)
- Tuition/meals/lodging for special needs school
- Varicose vein, treatment of
- Vitamins
- Water-pik

NEVER ELIGIBLE

- COBRA premiums
- Concierge service fees – only medical services actually provided are eligible for reimbursement; membership fees for concierge services are not eligible for reimbursement
- Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury)
- Disposable diapers
- Diet program foods
- Electronic toothbrush
- Electrolysis
- Fitness programs*
- Hair transplants*
- Household help
- Maternity clothes
- Teeth whitening*

**Unless prescribed by a doctor to treat an existing illness or injury*

ELIGIBLE DEPENDENT CARE FSA EXPENSES

- Babysitters
- Daycare centers
- Nursery schools
- After-school programs (ages 13 and under)
- Day camp
- Eldercare
- Overnight camps are NOT eligible