

HEALTHCARE EXPENSES

Qualifying Expenses

The following items/services are generally known to be incurred or obtained for medical care and normally qualify for reimbursement under an FSA. However, other legal requirements may also need to be met. Note also that each health FSA may contain exclusions, restrictions or other limitations exclusive to that FSA.

- Acupuncture (excluding remedies and treatments prescribed by acupuncturist)
- Alcoholism treatment
- Ambulance
- Artificial limbs/teeth
- Chiropractors
- Christian Science practitioner's fees
- Contact lenses and solutions
- Co-payments
- Costs for physical or mental illness confinement
- Crutches
- Deductibles
- Dental fees (cosmetic procedures, such as bleaching, not eligible)
- Dentures
- Diagnostic fees
- Dietary supplements and vitamins with doctor's letter of medical necessity stating condition treated
- Drug and medical supplies (i.e. syringes, needles, etc.)
- Eyeglasses prescribed by your doctor
- Eye examination fees
- Eye surgery (cataracts, LASIK, etc.)
- Hearing devices and batteries
- Home health care
- Hospital bills
- Insulin
- Laboratory fees
- Laser eye surgery
- Obstetrical expenses
- Oral surgery
- Orthodontic fees
- Orthopedic devices
- Over-the-counter drugs that are medically necessary like allergy medications, aspirin, or antacids (see "over-the-counter" list)
- Oxygen
- Physician fees (cosmetic procedures not eligible)
- Prescribed medicines
- Psychiatric care
- Psychologist's fees
- Routine physicals and other non-diagnostic services or treatments
- Smoking-cessation over-the-counter drugs
- Smoking-cessation programs
- Surgical fees
- Weight-loss over-the-counter drugs with doctor's letter of medical necessity
- Weight-loss programs with a doctor's letter of medical necessity
- Wheelchair
- Vitamins, with doctor's letter of medical necessity
- X-rays

Ineligible Expenses

- Expenses for which employee claims a deduction Under Code §213
- Expenses reimbursable by insurance
- Elective cosmetic surgery, procedures, and/or medications
- Dental bleaching
- Hair restoration (procedures, drugs, or medications)
- Health club or gym memberships for general health
- Marriage and family counseling
- Weight loss programs for general health or appearance
- Insurance premiums (generally)

OVER-THE-COUNTER EXPENSES

Qualifying Expenses

Antiseptics

- Antiseptic wash or ointment for cuts or scrapes
- Benzocaine swabs
- Boric acid powder
- First aid wipes
- Hydrogen peroxide
- Iodine tincture
- Rubbing alcohol
- Sublimed sulfur powder

Asthma Medications

- Bronchodilator/Expectorant tablets
- Bronchial asthma inhalers

Cold, Flu, & Allergy Medications

- Allergy medications
- Cold relief tablets
- Cough drops
- Cough syrup
- Flu relief tablets or liquid
- Medicated chest rub
- Nasal decongestant inhaler
- Nasal decongestant spray or drops
- Nasal strips to improve congestion (not covered for snoring)
- Sinus & allergy homeopathic nasal spray
- Sinus medications
- Vapor patch cough suppressant

Diabetes

- Diabetic lancets
- Diabetic supplies
- Diabetic test strips
- Glucose meters

Ineligible Expenses

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics
- Cotton swabs

Ear/Eye Care

- Airplane ear protection
- Contact lens solutions
- Ear drops for swimmers
- Ear water-drying aid
- Ear wax removal drops
- Homeopathic earache tablets

Health Aids

- Antifungal treatments
- Denture adhesives
- Diuretics and water pills
- Hemorrhoid relief
- Incontinence supplies
- Lice control
- Medicated bandages
- Motion sickness tablets
- Respiratory stimulant ammonia
- Sleeping aids

Pain Relief

- Arthritis pain reliever
- Bunion and blister treatments
- Itch relief
- Pain relievers, aspirin and non-aspirin
- Throat pain medications

Personal Test Kits

- Cholesterol tests
- Colorectal cancer screening tests
- Home drug tests
- Ovulation indicators
- Pregnancy tests

Skin Care

- Acne medications
- Anti-itch lotion
- Bunion and blister treatments
- Cold sore and fever blister medications

- Corn and callus removal medications
- Diaper rash ointment
- Eczema cream
- Medicated bath products
- Wart removal medications

Stomach Care

- Acid reducers
- Antacid gum
- Antacid liquid
- Antacid tablets
- Anti-diarrhea medications
- Gas prevention food enzyme dietary supplement
- Gas relief drops for infants and children
- Ipecac syrup
- Laxatives
- Pinworm treatment
- Upset stomach medications

Dual Use – Medically Necessary

- Adhesive or elastic bandages
- Blood pressure meter
- Cold or hot compresses
- Eye drops
- Foot spa
- Gauze and tape
- Gloves and masks
- Herbs
- Leg or arm braces
- Massagers
- Minerals
- Multivitamins
- Saline nose drops
- Special supplements
- Special teeth cleaning system
- Thermometers

- Tooth Brushes & Dental floss
- Deodorants
- Facial care
- Feminine care
- Fragrances
- Hair re-growth
- Low "carb" foods
- Low calorie foods
- Oral care
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun tanning products