

FSA - Eligible & Ineligible Expenses

Sample Eligible Expense

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

LAB EXAMS/TESTS

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

HEARING

- ✓ Hearing Aids and Batteries
- ✓ Hearing Exams

MEDICATIONS

- ✓ Insulin
- ✓ Prescription Drugs

MEDICAL EQUIPMENT/SUPPLIES

- ✓ Arches and Orthotic Inserts
- ✓ Air purification Equipment**
- ✓ Contraceptive Devices
- ✓ Crutches, Walkers, Wheelchairs
- ✓ Exercise equipment **
- ✓ Hospital Beds & Mattresses**
- ✓ Medic Alert Bracelet or Necklace
- ✓ Nebulizers
- ✓ Orthopedic Shoes**
- ✓ Oxygen Equipment
- ✓ 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
- ✓ 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**

OBSTETRICS

- ✓ Breast Pumps and Lactation Supplies
- ✓ 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
- ✓ Optometrist
- ✓ Osteopath
- ✓ Physician
- ✓ Psychiatrist or Psychologist

THERAPY

- ✓ Alcohol and Drug Addiction
- ✓ Counseling (not marital or career)
- ✓ Hypnosis
- ✓ Massage**
- ✓ Occupational
- ✓ Physical
- ✓ Smoking Cessation Programs
- ✓ Speech
- ✓ Weigh Loss Programs**
- ✓ *Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, 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.*

Sample Eligible Over the Counter Expenses

- ✓ Acid controllers
- ✓ Acne medications
- ✓ Allergy & sinus
- ✓ Antibiotic products
- ✓ Antifungal (Foot)
- ✓ Antiseptics & wound cleansers
- ✓ Anti-diarrhea's & Anti-gas
- ✓ Anti-itch & insect bite
- ✓ Baby rash ointments & creams

- ✓ Baby teething pain
- ✓ Cold sore remedies
- ✓ Contraceptives
- ✓ Cough, cold & flu
- ✓ Denture pain relief
- ✓ Digestive aids
- ✓ Ear care
- ✓ First aid burn remedies
- ✓ Foot care treatment
- ✓ Hemorrhoidal preps

- ✓ Incontinence protection & treatment products
- ✓ Laxatives (non-fiber)
- ✓ Medicated nasal sprays
- ✓ Menstrual care products
- ✓ Motion sickness
- ✓ Pain relief (includes aspirin)
- ✓ Skin treatments
- ✓ Sleep aids & sedatives
- ✓ Smoking deterrents
- ✓ Stomach remedies

Ineligible Expense Examples

- x Concierge service fees (billed for future services; no treatment provided)
- x Cosmetics and cosmetic surgery
- x Deodorant

- x Fitness programs
- x Funeral expenses
- x Hair transplants
- x Household help

- x Illegal operations and treatments
 - x Maternity clothes
 - x Teeth whitening
- These items are not typically eligible for tax-free purchase with your account funds.*

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also eligible. Here is a sample list of expenses currently eligible and not eligible by the Internal Revenue Service ("IRS") as deductible medical expenses. This list is not necessarily inclusive or exclusive, and may be subject to change based on regulations, IRS revenue rulings and case law. It is solely based on our current interpretation of IRC Section 213(d) and is not intended to be legal advice.