

# Health Care Flexible Spending Account Expense Eligibility List



The health care FSA expense eligibility list will help you identify specific services, products and medications that are eligible for reimbursement under your health care flexible spending account (HC FSA) or your limited health care flexible spending account (if you have an HSA, your participation in the health care FSA is limited to out-of-pocket dental and vision expenses). You can use the list to search for the expense you have a question about, and it will show you if that expense is covered under the HC FSA and/or the limited HC FSA. It will also show you whether you need to submit a Letter of Medical Necessity and/or a doctor's prescription for the expense to be reimbursed.

Although not every expense is listed here, there are over 500 services, products, and medications that serve as a guide to eligible expenses. As additional information is available, this summary list will be updated, but the information is general and may be changed or updated without notice. Expenses are determined to be eligible for FSA reimbursement depending on the TriNet plan document, which must comply with Internal Revenue Code rulings. If a difference occurs between this list and either TriNet's plan document or an Internal Revenue Code ruling, TriNet's plan document, in compliance with the Internal Revenue Code, will govern. As FSA regulations are constantly changing, this summary does not guarantee reimbursement, but can be used as a guideline for submitting claims.

If you have specific questions, you may call the TriNet Solution Center at 800.638.0461, Monday through Friday, 4:30 a.m.- 9 p.m. PT or email [fsa@trinet.com](mailto:fsa@trinet.com). However, the TriNet Solution Center can provide advisory guidance only.

## FSA Eligible Expense:

A check mark indicates that the expense is generally eligible for reimbursement. A prescription and/or Letter of Medical Necessity is required if there is a check mark in these boxes. Required documentation must be submitted with the claim to be eligible for reimbursement.

## Limited FSA Eligible Expense:

If checked, the expense is generally eligible for reimbursement under the limited health care FSA. Limited health care FSAs are used in conjunction with health spending accounts (HSAs) under a high deductible health plan and are limited to eligible out-of-pocket dental and vision care expenses. All restrictions that apply to the expense under FSA eligibility, including the requirement for a Letter of Medical Necessity and/or a prescription, also apply to limited health care FSA expenses.

## Prescription Required (OTC):

This expense is a drug or medicine which may be eligible for reimbursement if documentation of a doctor's prescription is submitted with the request for reimbursement. For prescriptions filled by a pharmacist, the pharmacy receipt stapled to the prescription bag (the "bag tag") will provide this documentation. Over-the-counter (OTC) medicines will not be FSA-eligible without a doctor's written prescription.

## Letter of Medical Necessity Required:

This is a dual-purpose expense that must be used to treat a specific medical condition to be eligible for reimbursement. A Letter of Medical Necessity must be submitted with the request for reimbursement.

To get this form, log in to the TriNet platform ([login.trinet.com](http://login.trinet.com)) > **Myself > My Benefits > Flexible Spending Accounts > Download Forms** (on left hand side of the page) > **Letter of Medical Necessity > Download**.

## Not Eligible:

The expense is not eligible for reimbursement under any circumstance.

## Notes:

The expense may be eligible for reimbursement provided certain conditions or criteria as specified as a special rule in this section are satisfied and documented as indicated. This section may also include examples and/or additional clarification.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
AA meetings, transportation to	✓					Transportation expenses associated with attending meetings of an Alcoholics Anonymous group in the community would also be eligible if attending due to a physician's advice that membership is necessary to treat alcoholism.
Abdominoplasty					✓	Cosmetic
Abortion-legal	✓					Expenditures for operations that are illegal are not eligible.
Acetaminophen	✓			✓		e.g., Tylenol
Acid controller	✓			✓		
Acne medicine	✓			✓		Over-the-counter (OTC) acne medicines or drugs (e.g., Acne Free, Clean & Clear, Clearasil, Murad Acne Kit, and Stridex) require a physician's prescription. A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Acupressure	✓		✓			Acupressure is an eligible expense when required for treatment of a medical condition. To show that the treatment is medically necessary, an FSA administrator will often require a Letter of Medical Necessity or doctor's note. If not required for medical care or treatment and used for general health promotion, this service is ineligible.
Acupressure mat	✓					
Acupressure wrist band	✓					
Acupuncture	✓					Nontraditional healing treatments must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder.
Activated charcoal	✓			✓		

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Adaptive equipment	✓					Items that assist in performing activities of daily living (e.g., feeding, bathing, toileting, and mobility). Must be used to relieve or alleviate a specific medical condition. The expense must not have been incurred “but for” the medical condition. Where applicable, only amounts above the cost of the regular version of the item will be eligible.
Adoption fees					✓	Adoption costs are not eligible. Medical expenses incurred by the adopted child who is claimed as a dependent are eligible. Medical expenses during the adoption process are eligible only if the child qualifies as a dependent. Fees are not eligible.
Adult day care					✓	Possibly eligible under Dependent Day Care Flexible Spending Account.
After school program					✓	Possibly eligible under Dependent Day Care Flexible Spending Account.
Agency fee for child care					✓	Possibly eligible under Dependent Day Care Flexible Spending Account.
Air conditioner	✓		✓			The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred “but for” the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. If it is attached to a home, only the amount spent that is more than the value added to the property will be eligible.
Air filter	✓		✓			The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred “but for” the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required from a medical practitioner.
Air purifier	✓		✓			The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred “but for” the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. If it is attached to a home, only the amount spent that is more than the value added to the property will be eligible.

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Airborne	✓			✓		Products that support the immune system (e.g., Airborne), are covered if a medical practitioner provides a prescription.
Airfare for medical treatment	✓		✓			Will also require a printout of the plane ticket invoice, as well as a bill or receipt from the health care provider validating the doctor's visit, at which point most transportation reimbursement claims will be approved.
Airway clearance vest	✓					
Alcoholism treatment	✓					Amounts paid for inpatient and outpatient treatment (including meals and lodging), at a therapeutic center for alcohol addiction will be eligible. Transportation expenses associated with attending meetings of an Alcoholics Anonymous group in the community would also be eligible if attending due to a physician's advice that membership is necessary to treat alcoholism.
Allergy medicine	✓			✓		Examples include Actifed, Benadryl, Chlor-Trimeton, Claritin, Sudafed, and Zyrtec. Over-the-counter (OTC) allergy medicines or drugs require a physician's prescription.
Allergy shots	✓					
Allergy treatment products other than medicine (e.g., household improvements to treat allergies)	✓		✓			If the product would be owned without a medical condition being present (e.g., a vacuum cleaner) only the additional cost of a special version (e.g., special vacuum cleaner filters) over the normal cost of the item may be eligible. The special version of the item must be necessary to treat a specific medical condition. Also, items that would not normally be owned, such as an air purifier or water filter necessary to treat a specific medical condition may be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

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Alli	✓		✓			Weight-loss medications are eligible if recommended by a physician to treat a specific medical condition (such as obesity, heart disease, or diabetes) and are not simply to improve general health. Food associated with a weight-loss program, such as special pre-packaged meals that meet normal nutritional needs, is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the program or medication to treat a specific medical condition must be submitted with the claim for reimbursement.
Aloe vera	✓			✓		
Alopecia treatment	✓		✓			Alopecia causes hair loss on the body or head that can lead to baldness. With a Letter of Medical Necessity, Alopecia treatment is eligible. Normal Male Pattern Baldness treatment is not eligible if the sole purpose is to enhance appearance which would be considered cosmetic.
Alternative healers	✓		✓			Services must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder and must be legal. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Ambulance	✓					
Analgesics	✓			✓		Examples of oral medications include Advil, Aleve, aspirin, ibuprofen, Midol, naprosyn, Pamprin, and Tylenol. Examples of topical medications include Aspercreme and BenGay. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Anesthesia for dental or vision treatment	✓	✓				Anesthesia administered by a licensed physician or dentist in connection with a dental or vision treatment or procedure.
Anesthesia for medical treatment	✓					Anesthesia administered by a licensed physician in connection with a medical treatment or procedure.
Ankle brace	✓					Under IRS 213(d)(1) "medical care includes amounts paid for diagnosis, cure, mitigation, treatment or prevention of disease, or for the purpose of affecting any structure or function of the body." This includes medical equipment, supplies and devices.

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Antacids	✓			✓		Examples include milk of magnesia, Pepcid, Prilosec, and Zantac. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Anti-embolism socks/stockings	✓					Anti-embolism socks are eligible when necessary for treatment of a medical condition.
Anti-gas medicine	✓			✓		
Anti-inflammatory	✓			✓		
Anti-itch creams	✓			✓		Examples include calamine and hydrocortisone. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Anti-snore guards	✓		✓			The expense must be recommended to treat a diagnosed medical condition (e.g., sleep apnea). A Letter of Medical Necessity must be submitted with reimbursement claim.
Antibacterial hand sanitizer	✓		✓			Antibacterial hand sanitizer is sometimes eligible if a doctor's note indicates the item is needed to alleviate or treat a medical condition. It is ineligible for general health purposes (Information Letter 2009-0209).
Antibiotic ointments	✓			✓		Examples include Bacitracin and Neosporin. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Antidiarrheal medications	✓			✓		Examples include Imodium, Pepto-Bismol, and Kaopectate. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Antifungal medications	✓			✓		Examples include Lamisil and Lotrimin. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Antihistamines	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).

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Antiparasitic	✓			✓		
Antipyretics and fever reducer	✓			✓		
Antiseptics	✓			✓		
Appearance improvements					✓	Cosmetic procedures to improve appearance are not covered.
Arch support	✓					Custom-made and over-the-counter (OTC) inserts are eligible if used to treat injured or weakened body parts.
Arm sling	✓					
Aromatherapy					✓	
Arthritis gloves	✓					
Arthritis medicine	✓			✓		
Artificial insemination	✓					
Artificial limbs	✓					
Artificial reproduction	✓		✓			Artificial reproduction is eligible when required to overcome a medical condition in order to conceive. A Letter of Medical Necessity may be required for reimbursement.
Artificial teeth	✓	✓				Artificial teeth are eligible unless they are for a cosmetic purpose. (Treas. Reg. 1.213-1(e)(1)(ii)).
Aspirin	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Assisted living					✓	
Asthma delivery devices and medications	✓			✓		Over-the-counter (OTC) medications include Bronkaid and Primatene. Delivery devices (e.g., inhalers and nebulizers) are eligible. Over-the-counter (OTC) asthma medicines or drugs require a physician's prescription.

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Asthma oxygen flow monitor	✓					
At-home-drug-test					✓	Does not diagnose a medical condition.
Athletic bandages & braces	✓					Athletic bandages and braces are eligible OTC items that do not require a prescription for reimbursement. Under IRS 213(d)(1) "medical care includes amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, or for the purpose of affecting any structure or function of the body". This includes medical equipment and devices.
Athletic mouth guards					✓	
Athletic supporters	✓		✓			Must be used to address a specific medical condition. The expense must not have been incurred "but for" the medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Athletic tape	✓					Athletic tape is an eligible OTC item that does not require a prescription for reimbursement. Under IRS 213(d)(1) "medical care includes amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease or for the purpose of affecting any structure or function of the body." This includes medical equipment, supplies and devices.
Athletic treatments	✓					Athletic treatments such as braces, bandages, etc, provided that they are primarily for medical care and not for athletic support are eligible OTC items that do not require a prescription. Under IRS 213(d)(1) "medical care includes amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease or for the purpose of affecting any structure or function of the body." This includes medical equipment, supplies and devices.
Automated External Defibrillator (AED)	✓					

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Automobile modifications	✓		✓			Must be used to address a specific medical condition. The expense must not have been incurred "but for" the medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Where applicable, only amounts above the cost of the regular model of the car will be eligible. Expenses of operating a specially equipped car (other than if the transportation is primarily for and essential to medical care) are not eligible.
Autopsy					✓	
Baby formula	✓		✓			When recommended by a health care professional for a medical condition, amounts paid for special foods or nutritional supplements may be eligible. The eligible expense includes only the amount above the cost of the product in its standard form. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Baby oil					✓	
Baby powder					✓	
Baby rash ointment	✓			✓		Baby rash ointment or cream are eligible OTC medicines with a prescription from a doctor. Legal Information/Regulations: Information Letter (IL) 2009-0209; Notice 2010-59.
Back brace	✓					
Bactine	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Bandages, elastic	✓					
Bandages, for torn or injured skin	✓					Over-the-counter (OTC) products other than medicines or drugs are reimbursable without a prescription when the OTC product is used for medical purposes, including items such as sunscreen, bandages, and contact lens solution.

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Bariatric surgery	✓					
Bath tub rails/ grips	✓					
Batteries (medical devices)	✓					
Bed pan	✓					
Bed-wetting aids	✓					Bed-wetting aids such as overnight underpants and diapers are eligible OTC items that do not require a prescription.
Bedside commodes	✓					
Behavioral modification programs	✓		✓			If the main reason for using a school or program is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to the special school or program are eligible medical expenses. The cost of meals, lodging and ordinary education by the special school or program may also be eligible expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Benadryl	✓			✓		Benadryl is an eligible OTC medicine with a prescription from a doctor. Legal Information/Regulation: Information Letter (IL)2009-0209; Notice 2010-59.
Biofreeze	✓			✓		Biofreeze is an eligible OTC medicine with a prescription from a doctor.
Birth coach	✓		✓			If necessary for treatment or assistance with a medical condition, a birthing coach may be eligible provided that a Letter of Medical Necessity is provided as documentation.

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Birth control	✓			✓		Some contraceptives, including IUD's, "morning-after" contraceptive pills, and spermicidal foam require a prescription. Condoms and ovulation kits are eligible without a prescription. Sterilization procedures are also eligible. A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Birth classes	✓					Instruction relating to birth and not childrearing are eligible. The fee should be apportioned to exclude instruction on topics such as newborn care. Expenses for the coach or significant other are not eligible.
Bleaching/whitening teeth					✓	Cosmetic services are not eligible.
Blepharoplasty					✓	Cosmetic services are not eligible.
Blood donation	✓					A fee associated with blood donation, when the blood is for the subsequent use by the participant, spouse or eligible dependent, is a qualified medical expense.
Blood pressure monitoring devices	✓					They are diagnostic items.
Blood storage	✓		✓			Fees for storage not exceeding six months may be eligible under some circumstances, such as where the blood is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., in advance of a scheduled surgery for use in a possible transfusion). A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Blood sugar test kits and test strips	✓					They are diagnostic items.
Body Restoration Technique	✓		✓			Body Restoration Technique may be eligible with a Letter of Medical Necessity from a licensed professional when required for treatment of a medical condition.

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Body scans	✓					They are diagnostic items.
Bonding of teeth	✓		✓			Teeth bonding may be eligible if required for treatment of a medical condition. A Letter of Medical Necessity would be required. When related to cosmetic purposes only, teeth bonding is not eligible.
Books, health-related	✓		✓			If recommended to treat an illness (such as asthma or diabetes) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Botox					✓	
Boutique practice fees					✓	
BRACAnalysis testing	✓					BRACAnalysis testing is an eligible medical expense as it tests DNA for genetic mutations or when there is inherent risk of disease.
Braces	✓	✓				
Braille books and magazines	✓					Only amounts above the cost of regular printed material are eligible.
Breast augmentation					✓	Cosmetic services are not eligible.
Breast implant removal	✓		✓			If causing a medical problem, the cost to remove a breast implant is eligible. Replacement of the implant may be an eligible expense if it is medically necessary, but is not eligible if it is being done for cosmetic reasons. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Breast milk storage	✓					Breast feeding storage, products and supplies are all eligible as they are required for assistance with breast feeding.

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Breast pump bustier	✓					Breast feeding storage, products and supplies are all eligible as they are required for assistance with breast feeding.
Breast pumps and lactation supplies	✓					Breast pumps and other supplies that assist lactation are eligible whether purchased or rented. For example, pumps and pump parts; storage bags and bottles; and creams, ointments, pads and shields.
Breast reconstruction surgery following mastectomy	✓					Eligible for surgery done following a mastectomy for cancer; includes breast prosthesis. This is an exception to the general rules regarding cosmetic procedures.
Breast reduction	✓		✓			When recommended by a health care professional for a medical condition (to prevent or treat an injury, illness or disease), the cost of breast reduction surgery is a qualified medical expense. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Breastfeeding classes	✓					
Breathalyzer	✓		✓			The cost of both in-home and doctor's office alcohol testing are eligible expenses.
Bridge, dental	✓	✓				
Bug spray					✓	Bug spray is not currently eligible unless it is combined with a sunscreen SPF 15 or higher, the primary purpose of which is sun protection. Further guidance may be forthcoming from the IRS as it has been petitioned to include bug spray as an eligible expense.
Bus fare	✓					Bus fare for medical treatment or services is eligible. Documentation will be required to show that the travel is in relation to medical treatment or care, however it does not require a formal Letter of Medical Necessity.
Butterfly bandages	✓					
Caffeine pills					✓	

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Calamine lotion	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Calcium supplements	✓		✓			The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Callus removers	✓			✓		Over-the-counter (OTC) devices such as Amope or Ped-Egg.
Caltrate	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Camps (overnight)					✓	
Camps (soccer, football, ballet, etc. day camps)					✓	Possibly covered by Dependent Day Care Flexible Spending Account.
Camps (summer or holiday day camps)					✓	Possibly covered by Dependent Day Care Flexible Spending Account.
Cancer insurance premiums					✓	
Cane, guide for visually impaired	✓					
Cane, walking	✓					
Canker sore treatment	✓			✓		

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Capital expenses	✓		✓			Improvements or special equipment added to a home (e.g., an elevator or inclinator) or other capital expenditures (e.g., automobile modifications for a physically handicapped person) may be eligible if the primary purpose of the expenditure is medical care and the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Capital expenses, visual impairment	✓		✓			Improvements or special equipment added to a home or other capital expenditures, (e.g., low vision monitor for a visually impaired person) may be eligible if the primary purpose of the expenditure is medical care and the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Car modifications	✓		✓			Must be used to address a specific medical condition. The expense must not have been incurred “but for” the medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Where applicable, only amounts above the cost of the regular model or equipment of the car will be eligible. Expenses of operating a specially equipped car (other than if the transportation is primarily for and essential to medical care) are not eligible.
Car rental for transportation to medical care	✓					
Car seats					✓	Car seats for infants and children without medical conditions that require them aren’t covered.

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Cardiac calcium scoring	✓					
Cardiac therapy	✓					
Carpal tunnel wrist supports	✓					
Carpet removal	✓		✓			The expense of removing carpet for allergy treatment may be eligible if the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending removal of the item to treat a specific medical condition must be submitted with the claim for reimbursement. The cost of replacing the flooring is not eligible.
Cast covers	✓					Over-the-counter (OTC) products other than medicines or drugs are reimbursable without a prescription when the OTC product is used for medical purposes, including items such as sunscreen, bandages, and contact lens solution.
Cataract eye surgery	✓					
Catheter	✓					
Cayenne pepper	✓		✓			Cayenne pepper/herbs are sometimes eligible if the item is being used to treat a medical condition (e.g., migraine) with a Letter of Medical Necessity from a physician, and the individual would otherwise not have purchased the item “but for” the medical condition.
Cervical pillow	✓		✓			A cervical pillow will qualify if used to treat a medical condition. A Letter of Medical Necessity is required.
Chairs, ergonomic	✓		✓			A specialized or ergonomic chair for treatment of a medical condition may be eligible, if accompanied with a Letter of Medical Necessity.
Chairs, reclining	✓		✓			May be eligible up to a maximum of \$650 if they both elevate the legs and tilt the torso. Must be specifically prescribed by a physician to alleviate a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

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Chapstick with an SPF of 15 or greater	✓					Lip Balm with an SPF of 15 or greater is an eligible OTC product that does not require a prescription for reimbursement.
Chelation therapy	✓		✓			Eligible if used to treat a medical condition such as lead poisoning and requires a Letter of Medical Necessity from a medical practitioner.
Chemical peel and laser treatments					✓	Cosmetic procedures are not covered.
Chest rub	✓			✓		e.g., Vicks VapoRub
Child care					✓	Possibly covered by Dependent Day Care Flexible Spending Account.
Childbirth classes	✓					Instruction relating to birth and not childrearing are eligible. The fee should be apportioned to exclude instruction on topics such as newborn care. Expenses for the coach or significant other are not eligible.
Children's sunscreen	✓					Must be SPF 15 or higher.
Chinese herbal practitioner	✓		✓			Nontraditional healing treatments must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder. Treatments must be legal and may not be a food or a substitute for food that would replace food normally consumed to meet nutritional requirements.
Chiroprapist	✓					
Chiropractic massage therapy	✓		✓			Eligible if recommended by a chiropractor to treat a specific injury or trauma. Massage to reduce stress or improve general health is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending this to treat a specific medical condition must be submitted with the claim for reimbursement.
Chiropractors	✓					
Cholesterol testing kit	✓					Cholesterol test kits are eligible OTC items that do not require a prescription.
Chondroitin	✓			✓		Eligible if used primarily for a specific medical condition (e.g., to treat arthritis), not to maintain general health. Prescription required.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Christian Science practitioners	✓					Fees paid to Christian Science practitioners for medical care will be eligible. Fees for other purposes generally will not be eligible.
Cialis	✓					
Circumcision	✓					
Classes, health-related	✓		✓			May be eligible if recommended to treat an illness (e.g., asthma or diabetes) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Clinic, medical	✓					
Club dues and fees	✓		✓			Eligible if prescribed by a physician to treat a specific medical condition. The expense must not have been incurred "but for" the disease (e.g., if you belonged to the health club before being diagnosed, then the fees would not be eligible). When treatment is no longer needed, the fees would no longer be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Reimbursement for prepaid expenses is not eligible, but incremental receipts with the dates of service, provider name and cost of service may be provided.
COBRA premiums					✓	Insurance premiums are not eligible expenses under a health care FSA .
Cochlear implants	✓					
Cocoa butter					✓	
Coconut oil					✓	
Coinsurance amounts for dental or eye care services	✓	✓				Eligible if the underlying service/item qualifies.
Coinsurance amounts for medical services	✓					Eligible if the underlying service/item qualifies.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Cold and flu medicine	✓			✓		Examples include Actifed, Dayquil, Nyquil, Pediacare, Robitussin, Theraflu, cough drops, nasal sprays, and throat lozenges. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin). A "prescription" is a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state. A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement.
Cold cream	✓			✓		
Cold/hot packs	✓					Cold/hot packs sold as medical supplies are eligible; those sold for other purposes (e.g., to keep beverages cold or hot) are not. Hot water bottles and heating pads are eligible if purchased for treatment of a specific medical condition.
Cold medicine	✓			✓		
Cold sore medicine	✓			✓		Examples include Abreva and Herpecin. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Colic relief	✓					
Collagen injections	✓		✓			Eligible if recommended by a health care professional for a medical condition (e.g., urinary incontinence or severe acne). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Cologne					✓	
Colon therapy	✓		✓			
Companion animal	✓		✓			The cost for a companion animal that is required for medical care is eligible with a Letter of Medical Necessity.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Compression and support hose	✓					Compression hosiery rated at 30-40 mmHg or above is eligible.
Compression sleeves	✓					Compression sleeves rated at 30-40 mmHg or above are eligible.
Compression socks	✓					Compression socks rated at 30-40 mmHg or above that are used to treat a medical condition are eligible.
Concierge fees					✓	Membership fees are not eligible.
Concierge medicine	✓					Medical care by a concierge physician is an eligible expense.
Condoms	✓					
Constipation treatment	✓			✓		
Contact lenses, materials, and equipment	✓	✓				Materials and equipment needed for using lenses, (e.g., saline solution and cleaning and storage solution, including distilled water), are eligible if the lenses are needed for medical purposes (e.g., to correct vision). Contact lens insurance and contact lenses for solely cosmetic purposes (e.g., changing one's eye color) are not eligible.
Contraceptives, over-the-counter (OTC)	✓			✓		Some contraceptives, including IUD's, "morning-after" contraceptive pills, and spermicidal foam require a prescription. Condoms and ovulation kits are eligible without a prescription. Sterilization procedures are also eligible. A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Controlled substances in violation of federal law					✓	Because FSA is an exemption from federal taxes, if the use of a substance is prohibited by federal law, the expense would not be eligible even if a state law allows its use (e.g., medical marijuana).
Convalescent home	✓					The cost of medical care provided in a convalescent or nursing home (e.g., following a hospital stay or surgery) is a qualified medical expense. This includes the cost of meals and lodging in the convalescent/nursing home if the main reason for being there is to receive medical care. The cost of custodial care, however, is not a qualified expense.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Cooling gel sheets for fever	✓					
Copayments for dental and vision services	✓	✓				Will be eligible if not otherwise reimbursed by secondary insurance or another source.
Copayments for medical services	✓					Will be eligible if not otherwise reimbursed by secondary insurance or another source.
Cord blood storage	✓		✓			Cord blood storage is sometimes eligible with a Letter of Medical Necessity from a physician if it is to treat an existing or imminent disease.
Corn remover	✓			✓		
Corneal keratotomy	✓					
Corneal ring segments	✓					Corneal ring segments (removable plastic half-rings that correct vision) are eligible.
Cosmetic procedures to improve the patient's appearance					✓	Cosmetic procedures to improve appearance are not covered.
Cosmetic procedures to treat or correct a dental or vision condition	✓	✓	✓			Treatment to correct a dental or eye deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease may be eligible. A Letter of Medical Necessity from a licensed dentist or medical practitioner addressing the specific medical condition that this is being recommended for must be submitted with the claim for reimbursement.
Cosmetic procedures to treat or correct a medical condition	✓		✓			Treatment to correct a medical deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease, including breast reconstruction surgery following mastectomy, may be covered. A Letter of Medical Necessity from a licensed medical practitioner addressing the specific medical condition that this is being recommended for must be submitted with the claim for reimbursement.
Cosmetics					✓	Cosmetic products to improve appearance are not covered.
Cotton balls					✓	
Cotton swabs					✓	

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Cough drops/suppressants	✓			✓		Examples include Chloraseptic, Mucinex, Robitussin, cough drops, and throat lozenges. Over-the-counter (OTC) cough medicines or drugs require a physician's prescription.
Counseling	✓		✓			Will be eligible if provided for medical or mental diagnosis and is rendered by a licensed provider. Includes psychotherapy, bereavement and grief counseling, sex counseling, etc. Life coaching and career and marriage counseling do not qualify.
CPAP cleaning products	✓					
CPAP (continuous positive airway pressure) devices	✓					
CPR - parent safety classes					✓	Birthing classes such as Lamaze or Bradley are eligible, but CPR and parent safety classes are not.
Cranial-Sacral therapy	✓		✓			
Crowns, dental	✓	✓	✓			Eligible for dental treatment only, not cosmetic.
Crutches	✓					Will be eligible whether purchased or rented.
Crystalens	✓					
Dancing lessons	✓		✓			Eligible only if prescribed for a specific medical condition, such as part of a rehabilitation program after surgery. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending it to treat a specific medical condition must be submitted with the claim for reimbursement.
Day care					✓	Possibly covered by Dependent Day Care Flexible Spending Account.
Decongestants	✓			✓		Over-the-counter (OTC) decongestants require a physician's prescription.
Deductibles costs	✓					Deductible costs that are related to medical care and treatment, and dental and vision services are eligible for reimbursement.
Defibrillator, portable	✓					
Dehumidifier					✓	

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Dehydration treatment	✓			✓		Legal Information/Regulations: Information Letter (IL) 2009-0209 or Notice 2010-59.
Dental emergency kit	✓	✓				
Dental exams	✓	✓				
Dental floss					✓	Cosmetics and toiletries are not covered.
Dental implants	✓	✓				
Dental records charges	✓	✓				Includes fees associated with transferring dental or vision records to a new provider.
Dental sealants	✓	✓				
Dental services and procedures	✓	✓				Includes expenses incurred for the prevention and treatment of dental disease, including teeth cleaning, application of sealants, fluoride treatments to prevent tooth decay, x-rays, fillings, braces, extractions, dentures, orthodontia, and treatment of other dental ailments, but not teeth whitening. Orthodontia is exempted from prepayment restrictions (see <i>Orthodontia</i> ).
Dental surgery	✓	✓				The cost of a legal operation required for dental care is a qualified expense. Surgery that is performed legally in another country (and which would be legal if performed in the U.S.) is also eligible. Cosmetic surgery is not eligible unless it is to correct a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease, and would require a Letter of Medical Necessity.
Dental treatment outside the U.S.	✓	✓				Dental treatments administered outside the U.S. are eligible unless they are cosmetic.
Dental veneers	✓	✓	✓			Not for cosmetic purposes - must be medically necessary.
Dentist fees	✓	✓				Charges for treatment provided by general dentists, specialists, and oral surgeons, including out-of-network provider charges.
Denture brush	✓	✓				
Denture cleaners	✓	✓				
Dentures and denture adhesives	✓	✓				

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Denturist	✓	✓				
Deodorant					✓	Cosmetics and toiletries are not covered.
Dependent day care expenses					✓	These expenses are not eligible unless they are for the medical care of a disabled dependent (see <i>Disabled dependent day care expenses</i> ). The same expenses may not be claimed under a health care and a dependent day care FSA or to claim a dependent care tax credit.
Dermabrasion					✓	
Dermatology treatment	✓		✓	✓		Dermatology treatment may require either a prescription or a Letter of Medical Necessity dependent upon the service and reason for care.
Diabetic monitors	✓					
Diabetic socks	✓					Eligible when used to treat or alleviate a specific medical condition. Only the excess cost of the specialized socks over the cost of regular socks is eligible.
Diabetic supplies	✓					Includes blood-sugar test kits and test strips, glucose-monitoring equipment, and insulin. These do not require a prescription.
Diabetic test kit	✓					
Diagnostic items/services for dental or eye care treatment	✓	✓				Procedures or items to determine the presence of dental disease or abnormalities, such as dental x-rays, or medical diseases of the eyes.
Diagnostic items/services for medical conditions	✓					Procedures or items to determine the presence of a disease or dysfunction of the body, such as tests to detect heart problems, stroke, diabetes, osteoporosis, thyroid conditions, and cancer. Also includes body scans, x-rays, MRIs, blood-pressure monitoring devices, blood-sugar test kits and test strips, medical monitoring and testing devices.
Diaper rash ointments and creams	✓			✓		Over-the-counter (OTC) diaper rash ointments and creams require a physician's prescription.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Diapers or diaper service					✓	Diapers/diaper service expenses are usually ineligible unless used to alleviate the effects of a disease or medical condition (e.g., an older child with brain defect [i.e., Aicardi Syndrome]). In addition, adult diapers can be viewed as treatment for incontinence.
Diarrhea medicine	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Diathermy	✓					
Diet foods					✓	Food associated with a weight-loss program, such as special pre-packaged meals, would not be eligible, since it just meets normal nutritional needs.
Dietary supplements	✓			✓		Examples include Ensure, Glucerna, power drinks and protein bars. The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency).
Dietician	✓		✓			When recommended by a health care professional for a medical condition, amounts paid to a dietician are qualified medical expenses. A Letter of Medical Necessity is likely to be required.
Digestive aid	✓			✓		Requires prescription per Information Letter (IL) 2009-0209, Notice 2010-59.
Digital thermometer	✓					Digital thermometers are an eligible OTC item that does not require a prescription. Under IRS 213(d)(1) "medical care includes amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, or for the purpose of affecting any structure or function of the body". This includes medical equipment and devices.
Disability premiums					✓	
Disabled dependent care expenses	✓					Medical expenses for a disabled dependent are eligible for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Discount programs					✓	Fees paid to get access to products/services at a reduced cost are not eligible.
Disposable bra pads for nursing	✓					
Disposable underwear	✓					Eligible when needed due to incontinence.
Diuretics	✓			✓		
DNA collection and storage	✓		✓			Fees for storage not exceeding six months may be eligible under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., in advance of a scheduled surgery). A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Doctor fees	✓					Includes telemedicine and email communication; charges by physicians for Letters of Medical Necessity, FMLA, and other records; and out-of-network provider charges. Also includes concierge medical fees that relate to medical services if documentation from the provider clearly itemizes the services rendered and their costs and if the care actually has been provided. Does not include concierge fees not related to medical care, such as a private waiting room, same-day appointments, and extended time with the physician.
Donor fees	✓					Donor fees are sometimes eligible if the expense prepares the participant, or the participant's spouse or dependent for the procedure. Eligible expenses include donor fees, legal fees, testing and agency fees. Expenses for a donor that is not a covered spouse or eligible dependent are not covered.
Doula	✓		✓			Will only be eligible to the extent that the doula provides medical care for the mother or child; services such as emotional support, parenting information, child care, and housekeeping will not be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Drug addiction treatment	✓					Amounts paid for inpatient and outpatient treatment (including meals and lodging), at a therapeutic center for drug addiction are eligible. Transportation expenses associated with attending meetings of an Alcoholics Anonymous group in the community would also be eligible if attending due to a physician's advice that membership is necessary to treat alcoholism.
Drug overdose, treatment of	✓					
Drug screening	✓		✓			Eligible if court ordered, part of a treatment program, or for services designated as preventive care.
Drug testing kits for home use					✓	
Drugs and medicines	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication, and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Durable medical equipment, including over-the-counter (OTC) equipment	✓					Durable medical equipment is eligible for reimbursement.
Dyslexia treatment	✓		✓			The portion of tutoring/tuition fees covering services provided specifically for severe learning disabilities caused by mental or physical impairments (e.g., nervous system disorders or closed head injuries) to a special school or to a specially-trained teacher may be eligible if related to a medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the services to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Ear piercing					✓	Cosmetic procedures to improve appearance are not covered.
Ear plugs	✓		✓			Over-the-counter (OTC) products other than medicines or drugs are reimbursable without a prescription when the OTC product is used for medical purposes. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Ear syringe	✓					Under IRS 213(d)(1) "medical care includes amounts paid for diagnosis, cure, mitigation, treatment or prevention of disease, or for the purpose of affecting any structure or function of the body." This includes medical equipment, supplies and devices.
Ear thermometer	✓					
Ear wax removal drops	✓			✓		Examples include Murine Ear Wax removal drops and swim ear drops. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted. Although a Letter of Medical Necessity may be required for some drugs, it cannot be accepted in place of a physician's prescription.
Eczema treatments	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Educational classes for a condition	✓		✓			Fees for classes for education of a medical condition are eligible.
Egg donor fees	✓		✓			Amounts paid for the egg donor fee, an agency fee, an egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract are eligible for a procedure performed on the participant, the participant's spouse, or the participant's dependent.
Egg recipient fees	✓		✓			Egg recipient fees are sometimes eligible if the expense prepares the participant, the participant's spouse or dependent for the procedure. Eligible expenses include donor fees, legal fees, testing and agency fees.
Eggs and embryos, storage fees	✓		✓			Eligible for immediate conception, not for undefined future conception. Storage fees up to 12 months are eligible. A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Elastics for athletes	✓					
Elder care					✓	
Electro-dermal screening	✓		✓			May be eligible if used to determine the presence of a disease or dysfunction of the body. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Electrolysis or hair removal					✓	Cosmetic procedures to improve appearance are not covered.
Electrolyte replacements	✓			✓		Electrolyte replacements (e.g., Pedialyte) are eligible with a prescription from a doctor, even if purchased over-the-counter (OTC).
Electronic cigarettes					✓	
Electrotherapy pain relief device	✓					
Elevated toilet seat	✓					

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Elevator	✓		✓			Improvements or special equipment added to a home, such as an elevator, or other capital expenditures (such as automobile modifications for a physically handicapped person) may be eligible if the primary purpose of the expenditure is medical care and the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Embryo storage	✓		✓			Embryo storage may be eligible if required for treatment of a medical condition with a Letter of Medical Necessity.
Epsom salt	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician’s prescription (except for insulin).
Erectile dysfunction medications	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Requires a physician’s prescription and, for over-the-counter (OTC) drugs and medications, a receipt for payment with the name of the medication and the physician’s prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider’s address and license. For drugs and medications that are not OTC, the “bag tag” from the pharmacy will be accepted.
Ergonomic items	✓		✓			Ergonomic items are typically eligible with a Letter of Medical Necessity.
Exercise equipment or programs	✓		✓			May be eligible if the primary purpose of the expenditure is medical care and the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Expectorants	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Expenses outside the coverage period					✓	The expense must be incurred during the period of coverage or plan year to be eligible.
Expenses reimbursed by insurance					✓	Expenses that have been reimbursed previously or could be reimbursed under another medical plan are not eligible expenses.
Experimental drugs	✓					Experimental drugs are eligible for reimbursement.
Experimental medical services	✓					
Eye doctor fees	✓	✓				Charges for treatment provided by ophthalmologists, optometrists, specialists, and eye surgeons, including out-of-network provider charges are eligible.
Eye drops	✓	✓		✓		Examples include Murine and Visine. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Eye examinations, eyeglasses, equipment, eye patches and materials	✓	✓				Materials and equipment needed for using the eyeglasses (e.g., eyeglass cleaners) are eligible. Over-the-counter (OTC) eyeglasses with corrective lenses are also eligible. Eyeglass frames without prescription lenses are not eligible. "Date of service" is when the eye exam is performed and/or glasses are ordered and not when glasses are picked up.
Eye mask for pain relief	✓					
Eye pressure monitor	✓	✓				
Eye surgery	✓					
Eye surgery for vision correction	✓	✓				Medical procedures that correct vision, including Lasik, radial keratotomy, and corneal ring segments (removable plastic half-rings that correct vision) are eligible expenses.
Eye treatment medications	✓	✓		✓		
Eyeglass accessories	✓	✓				
Face creams	✓			✓		Face creams with medication could be eligible with a physician's prescription.
Face lifts					✓	Cosmetic procedures to improve appearance are not covered.
Face wash					✓	
Facial tissues					✓	
Feminine hygiene products (tampons, etc.)					✓	
Feminine pain relief products	✓			✓		

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Fertility enhancements	✓					Includes ovulation predictor kits and pregnancy tests.
Fertility exams	✓					An eligible expense when used to address an inability to have children if performed on the participant, the participant's spouse or dependent.
Fertility treatments	✓					Eligible procedures used to overcome an inability to have children when performed on the participant, the participant's spouse or dependent. Examples are artificial insemination, IVF (in vitro/in vivo fertilization—including temporary storage of eggs or sperm), surgery (including reverse vasectomy), shots, treatments, embryo transfer, fertility exams, HSH injections, sperm implants, sperm washing, and GIFT (gamete intrafallopian transfer).
Fever-reducing medications	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Fiber supplements	✓			✓		Fiber is eligible when prescribed by a medical doctor to treat or alleviate a specific medical condition.
Finance and interest charges					✓	
First aid cream	✓			✓		
First aid kits	✓					

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Fitness programs	✓		✓			Eligible if prescribed by a physician to treat a specific medical condition. The expense must not have been incurred “but for” the disease (e.g., if you participated in the fitness program before being diagnosed, then the fees would not be eligible). When treatment is no longer needed, the fees would no longer be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Prepaid expenses cannot be reimbursed; incremental receipts with the dates of service, provider name and cost of service must be provided.
Flavoring for medication	✓					
Flu shots	✓					Immunizations to prevent disease are eligible.
Fluoridation services	✓	✓	✓			Requires a Letter of Medical Necessity.
Fluoride rinses	✓	✓	✓	✓		Examples include Act and Colgate Phos-flur. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician’s prescription (except for insulin). A receipt for payment with the name of the medication and a physician’s prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider’s address and license. For drugs and medications that are not OTC, the “bag tag” from the pharmacy will be accepted. Although a Letter of Medical Necessity may be required for some drugs, it cannot be accepted in place of a physician’s prescription.
Fluoride treatment	✓	✓				
Foam ring cushion/donut pillow	✓					
Food thickeners	✓		✓			Eligible if recommended by a medical practitioner to treat a specific illness or ailment and if they do not substitute for normal nutritional requirements. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Foods					✓	Food is not eligible for reimbursement.
Foot care by medical professional	✓					Includes arch and insole supports; bunion, blister, and corn treatments; and callus removal.
Forehead thermometer	✓					
Foreign countries, dental or eye care received in	✓	✓				Must meet the same requirements that would apply if the expenses were incurred in the U.S. (e.g., the expenses must be primarily for medical care, may not be for a cosmetic procedure, etc.). The treatments, including medication, must be legal in the U.S. and the other country. Importation of drugs from outside the country is not legal, and therefore not eligible.
Foreign countries, medical care received in	✓					Must meet the same requirements that would apply if the expenses were incurred in the U.S. (e.g., the expenses must be primarily for medical care, may not be for a cosmetic procedure, etc.). The treatments, including medication, must be legal in the U.S. and the other country. Importation of drugs from outside the country is not legal, and therefore not eligible.
Formula	✓		✓			Formula is not eligible for reimbursement unless a doctor states the formula is necessary to treat a medical condition, in which case a Letter of Medical Necessity is required.
Founder's fee					✓	Founder's fees that are paid under an agreement with a retirement home are not eligible.
Fuel purchased for medical transport	✓					
Funeral expenses					✓	
Gait belt	✓					
Gambling problem, treatment for	✓		✓			Requires Letter of Medical Necessity.
Gas relievers	✓			✓		
Gastric bypass surgery	✓					Including excess skin removal.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Gastrointestinal medication	✓			✓		
Gauze pads	✓					Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes.
Gel breast pads	✓					
Gender reassignment surgery	✓					Does not include breast augmentation, which is considered to be cosmetic.
Genetic testing	✓		✓			Eligible to diagnose a medical condition or to determine possible defects. Testing done solely to determine the sex of a fetus is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Gift cards					✓	
GIFT (gamete intrafallopian transfer)	✓		✓			Eligible procedure when needed to overcome an inability to have children and performed on the participant, the participant's spouse or dependent. A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Glasses	✓	✓				
Glucosamine	✓					
Glucose gel	✓					
Glucose-monitoring equipment	✓					Over-the-counter (OTC) medical equipment <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes.
Glucose tablets	✓					

# Eligibility List

Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Goggles					✓	
Grab bars for bathroom	✓		✓			
Guards for teeth grinding	✓					
Guide dogs	✓					Expenses of buying, training, and maintaining a guide dog used by a physically disabled person are eligible. Includes any costs incurred in maintaining the animal's health and vitality so that it may perform its duties, (e.g., food, grooming, and veterinary care).
Guide dogs for visually impaired	✓	✓				Expenses of buying, training, and maintaining a guide dog used by a visually impaired person are eligible. Includes any costs incurred in maintaining the animal's health and vitality so that it may perform its duties, (e.g., food, grooming, and veterinary care).
Gym memberships	✓		✓			Eligible if prescribed by a physician to treat a specific medical condition. The expense must not have been incurred "but for" the disease (e.g, if you belonged to the gym before being diagnosed, then the fees would not be eligible). When treatment is no longer needed, the fees would no longer be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Prepaid expenses cannot be reimbursed, incremental receipts with the dates of service, provider name and cost must be provided.
Gynecologist	✓					
Hair colorants					✓	Cosmetics and toiletries are not covered.
Hair loss treatment					✓	Cosmetic procedures to improve appearance are not covered.
Hair removal and transplants					✓	Cosmetic procedures to improve appearance are not covered.
Halfway house	✓		✓			The cost of a halfway house necessary for treatment of an addiction or other medical condition may be eligible with a Letter of Medical Necessity.
Hand lotion	✓			✓		Hand lotion containing a medicine, when prescribed by a medical professional, may be eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Hand sanitizer	✓			✓		Hand sanitizer is an over-the-counter (OTC) item that is eligible for reimbursement with a prescription from a doctor.
Handicap parking sticker/tag	✓					
Headache medications	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Healing ointments	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Health club fees	✓		✓			Eligible if prescribed by a physician to treat a specific medical condition. The expense must not have been incurred "but for" the disease (e.g., if you belonged to the health club before being diagnosed, then the fees would not be eligible). When treatment is no longer needed, the fees would no longer be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Prepaid expenses cannot be reimbursed but incremental receipts with the dates of service, provider name and cost must be provided.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Health institute fees					✓	
Health insurance premiums					✓	
Health screenings	✓					
Hearing aid batteries	✓					
Hearing aids	✓					Includes the costs of the hearing aid and its batteries, as well as repair and maintenance expenses.
Heart rate monitors	✓					
Heated neck rest	✓					
Heating pad	✓					
Hemorrhoid treatments	✓			✓		Examples include Preparation H and Tronolane. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Herbs	✓		✓			Examples include echinacea, ginkgo biloba, St. John's Wort, and valerian. The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
HMO premiums					✓	Insurance premiums are not eligible expenses under a Health Care FSA.
Holistic or natural healers	✓			✓		Holistic healers are eligible for reimbursement with a prescription from a doctor.
Home defibrillator	✓					
Home diagnostic kits/devices	✓					
Home health care	✓					Nursing services (including extra costs for nurses' room and board) are eligible whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, so long as the services are of a kind generally performed by a nurse. These include services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming. If the person providing nursing services also provides household and personal services, the amounts must be accounted for separately—only those for nursing services are eligible.
Home improvements	✓		✓			May be eligible if done to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense will be eligible only to the extent that the improvement cost exceeds the increase in property value. If the improvement doesn't increase the property value at all, then the entire cost may be eligible. Items that usually don't increase property value include constructing entrance or exit ramps, widening or modifying doorways or hallways, installing railings or support bars to bathrooms, lowering or modifying kitchen cabinets or equipment, moving or modifying electrical outlets and fixtures, installing porch lifts, modifying fire alarms or smoke detectors, modifying other warning systems, and modifying stairways. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Home medical equipment	✓		✓			Home medical equipment prescribed by a licensed medical practitioner. Must be for a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition and specifically stating that the item must be purchased for home use must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Homeopathic care	✓		✓			Nontraditional healing treatments must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder. Treatments must be legal and may not be a food or a substitute for food that would replace food normally consumed to meet nutritional requirements. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Homeopathic medicine	✓		✓			The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Additionally, if the supplement or medicine is over-the-counter (OTC), a prescription will be required.
Hormone replacement supplements	✓			✓		The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency).

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Hormone Replacement Therapy (HRT)	✓			✓		Requires a prescription. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Hormone therapy for gender reassignment	✓			✓		Requires a prescription. Must be as part of a gender reassignment treatment plan and not for cosmetic purposes; legally procured; and generally accepted as medicines and drugs. A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.
Hospital insurance premium					✓	
Hospital services	✓					Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution are eligible if a principal reason for being there is to get medical care, including mental health.
Hot and cold compress	✓					
Hot packs	✓					
Hot tub	✓		✓			Eligible when used for treatment of a medical condition with a Letter of Medical Necessity.

# Eligibility List

Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Household help					✓	Non-nursing household help is not covered.
Human Chorionic Gonadotropin (hCG)	✓		✓			Eligible only when used to treat a medical condition related to infertility.
Human Growth Hormone (HGH)	✓		✓	✓		Prescription is required. Eligible only when used to treat pituitary adenoma or a growth hormone deficiency related to a specific medical condition documented by a physician. A Letter of Medical Necessity from a medical practitioner recommending it to treat a specific medical condition must be submitted with the claim for reimbursement.
Human guide	✓					
Humidifier	✓		✓			The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred “but for” the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. If it is attached to a home, only the amount spent that is more than the value added to the property will be eligible.
Hydroquinone - Obagi cream	✓		✓			Eligible when used to treat a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Hydrotherapy	✓		✓			Must be for medical care and the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Hyperbaric oxygen therapy	✓		✓			
Hypnobabies home study course					✓	

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Hypnobirthing	✓		✓			Eligible if performed by a professional to treat a medical condition, or for other medical purposes; won't be eligible if for general stress relief, personal enjoyment, or other personal purposes. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Hypnosis	✓		✓			Eligible if performed by a professional to treat a medical condition, or for other medical purposes (e.g., smoking cessation); won't be eligible if for general stress relief, personal enjoyment, or other personal purposes. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Hysterectomy	✓					
Ibuprofen	✓			✓		
Illegal operations and treatments					✓	This includes medical marijuana, which is illegal under federal law, and the importation of drugs and medications from other countries.
Immunizations	✓					Immunizations to prevent disease (e.g., flu, tetanus or well-baby shots).
Impotence medicine	✓			✓		
Inclinor	✓		✓			Improvements or special equipment added to a home (e.g., an elevator or inclinator) or other capital expenditures (such as automobile modifications for a physically handicapped person) may be eligible if the primary purpose of the expenditure is medical care and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Incontinence supplies	✓					Adult diapers used to relieve incontinence generally will be eligible as medical care expenses.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Indigestion treatment	✓			✓		
Individual insurance premiums					✓	
Infant formula	✓		✓			When recommended by a health care professional for a medical condition, amounts paid for special foods or nutritional supplements may be eligible. The eligible expense includes only the amount above the cost of the product in its standard form. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Infertility treatments	✓					Eligible procedures used to overcome an inability to have children when performed on the participant, the participant's spouse or dependent. Examples are artificial insemination, IVF (in vitro/in vivo fertilization—including temporary storage of eggs or sperm), surgery (including reverse vasectomy), shots, treatments, embryo transfer, fertility exams, HSH injections, sperm implants, sperm washing, and GIFT (gamete intrafallopian transfer).
Injection snoreplasty	✓		✓			If required for the treatment of a medical condition.
Inpatient hospitalization services	✓					
Insect-bite creams and ointments	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Includes medicines such as After Bite, Aveeno, Benadryl, calamine lotion, Cortaid, Cortisone, Lanacane, and Mitigator. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. For drugs and medications that are not OTC, the "bag tag" from the pharmacy will be accepted.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Insect repellent					✓	
Instant ear thermometer	✓					
Insulin	✓					Insulin and equipment needed to inject it (e.g., syringes and insulin pumps) are eligible without a prescription.
Insurance premiums					✓	Insurance premiums, including COBRA, are not eligible expenses under a health care FSA.
Inversion table	✓		✓			
Investigational eye or dental surgery	✓	✓				
Investigational medical surgery	✓					
Invisalign orthodontics	✓	✓				
IV equipment/stands	✓					
IVF (in vitro/in vivo fertilization)	✓		✓			Eligible procedures used to overcome an inability to have children when performed on the participant, the participant's spouse or dependent. Includes temporary storage of eggs or sperm. A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage, if applicable, must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Joint pain relievers	✓			✓		Eligible with prescription by a medical doctor.
Joint supplements	✓					Joint supplements that do not contain a medical ingredient are eligible OTC items that do not require a prescription. (e.g., Osteo Bi-Flex, Glucosamine)
Kenalog injections					✓	
Kenesio tape	✓					
Ketones test strips	✓					

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Kids training pants	✓					
Kinesiology	✓					
Kleenex					✓	Cosmetics and toiletries are not covered.
Knee wraps and support	✓					
Laboratory fees for dental or vision conditions	✓	✓				Eligible if they are for a specific dental or vision purpose or are diagnostic tools.
Laboratory fees for medical conditions	✓					Eligible if they are for a specific medical purpose or are diagnostic tools.
Lactation consultant	✓					
Lactose intolerance tablets	✓			✓		Lactaid and other types of aids for the digestion of Lactose require a prescription.
Laetrile	✓		✓			
Lamaze classes	✓					Instruction relating to birth and not childrearing is eligible. The fee should be apportioned to exclude instruction on topics such as newborn care. Expenses for the coach or significant other are not eligible.
Language training	✓		✓			The portion of tutoring/tuition fees covering services provided specifically for severe learning disabilities caused by mental or physical impairments (e.g., nervous system disorders or closed head injuries) to a special school or to a specially-trained teacher may be eligible if related to a medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the training to treat a specific medical condition must be submitted with the claim for reimbursement.
Lanolin	✓					
Lap band surgery	✓					

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Laser eye surgery	✓	✓				Medical procedures that correct vision, including laser procedures such as Lasik and radial keratotomy, are eligible.
Laser hair removal					✓	Cosmetic procedures to improve appearance are not covered.
Laser therapy	✓		✓			May be eligible to treat specific medical conditions, including acne, jaundice, mood disorders, pain management, psoriasis, sinus-related disorders, sleep disorders, and wound healing. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Laser treatment for acne	✓		✓			To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Laser treatment for rosacea	✓		✓			To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Lasik	✓	✓				
Late fees					✓	Not a medical expense.
Latex gloves	✓					
Latisse	✓		✓			Maybe be eligible if used to treat or alleviate a specific medical condition, and if the expense would not have been incurred "but for" the condition. Might also be eligible where used to prevent a specific illness that is imminent (e.g., if a household member has a contagious disease). Not eligible for cosmetic purposes. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending it to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Laxatives	✓			✓		Examples include Dulcolax, Ex-Lax, and Miralax. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Lead-based paint removal	✓		✓			The expense of removing lead-based paints from surfaces in the participant's home to prevent a child who has (or has had) lead poisoning from eating the paint is eligible. The surfaces must be in poor repair (peeling or cracking) or be within the child's reach. The cost of repainting the scraped area and the wallboard is not eligible. If instead of removing the paint, the area is covered with wallboard or paneling, these items may be eligible if the primary purpose of the expenditure is to address the lead-based paint intervention for medical care and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Learning disability, instructional fees	✓					The portion of tutoring/tuition fees covering services provided specifically for severe learning disabilities caused by mental or physical impairments (e.g., nervous system disorders or closed head injuries) to a special school or to a specially-trained teacher may be eligible if related to a medical condition.
Legal abortion	✓					
Legal fees, general	✓		✓			Legal fees paid to authorize treatment for mental illness are eligible. A receipt for payment with the name of the patient, the name of the attorney, and the nature of the fees must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Legal fees in connection with fertility treatments	✓		✓			May be eligible in connection with a medical procedure performed upon the participant (or the participant's spouse or dependent), including legal fees for preparing a contract for the participant to obtain a donated egg from an egg donor if preparatory to a procedure performed on the participant, the participant's spouse, or the participant's dependent. A receipt for payment with the name of the patient, the name of the attorney, and the nature of the fees must be submitted with the claim for reimbursement. Legal fees incurred in connection with a procedure performed on a surrogate mother are not eligible.
Levitra	✓					Prescription medication to treat Erectile Dysfunction.
Lice treatment and removal	✓			✓		Lice removal at an establishment is eligible with a prescription written by a doctor. Examples include Nix and Rid. Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin). A "prescription" is a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state. A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement.
Lifeline/medical alert services	✓					
Lifeline screenings	✓					They are diagnostic items.
Lifetime care advance payment					✓	
Lift chairs	✓					
Lip balm (SPF 15+)	✓					Lip Balm with an SPF of 15 or greater is an eligible OTC product that does not require a prescription for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Liposuction					✓	
Lipsticks					✓	Cosmetics and toiletries are not covered.
Liquid adhesive for small cuts	✓					Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes, including items such as bandages.
Listening therapy	✓					
Lodging for companion	✓					
Lodging for medical care	✓		✓			Lodging for medical care is eligible for reimbursement with a Letter of Medical Necessity.
Lodging at a medical conference					✓	
Long-term care insurance premiums					✓	Insurance premiums are not eligible expenses under a Health Care FSA.
Long-term care services					✓	Long-term care services are not reimbursable under Health Care FSA if the primary reason for confinement is assistance with activities of daily living. Otherwise eligible medical care expenses, such as the cost of prescriptions, may be reimbursable if they are charged separately in addition to the services.
Lotions					✓	Cosmetics and toiletries are not covered.
Lubricants	✓			✓		Example: KY Jelly
Lumbar support chair cushions	✓					
Magnetic therapy	✓		✓			
Makeup					✓	Cosmetics and toiletries are not covered.

# Eligibility List

Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Marijuana, medical					✓	Because FSA is an exemption from federal taxes, if the use of a substance is prohibited by federal law the expense would not be eligible even if a state law allows its use (e.g., medical marijuana).
Marriage counseling					✓	
Masks, disposable	✓		✓			May be eligible if used to treat or alleviate a specific medical condition, and if the expense would not have been incurred “but for” the condition. Might also be eligible where used to prevent a specific illness that is imminent (e.g., if a household member has a contagious disease). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Massage chairs	✓		✓			Must be to treat a medical condition.
Massage therapy	✓		✓			Eligible if recommended by a physician to treat a specific injury or trauma. Massage to reduce stress or improve general health is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending it to treat a specific medical condition must be submitted with the claim for reimbursement.
Mastectomy-related special bras	✓					Following a mastectomy for cancer.
Maternity aids	✓					Items that reduce the discomfort of pregnancy may be eligible, including maternity girdles, elastic hosiery, and maternity support belts.
Maternity clothes					✓	
Mattresses	✓		✓			Physician-prescribed mattress to treat a specific medical condition or to replace physician-prescribed hospital bed mattress. Limited to \$700 and one mattress every ten years. A Letter of Medical Necessity from a licensed medical practitioner addressing the specific medical condition this is being recommended for must be submitted with the claim for reimbursement.
Meals at a hospital or similar institution	✓					Meals associated with inpatient medical care are eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Meals not at a hospital or similar institution					✓	
Meals of a companion					✓	
Meals while attending a medical conference					✓	
Mederma	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Medical alert bracelet or necklace	✓					Watches with medical alert insignia are not eligible.
Medical conference admission, transportation, meals, etc.	✓		✓			Expenses for admission and transportation to a medical conference are eligible if they relate to a chronic disease suffered by the participant, the participant's spouse or dependent and if the conference is primarily for and essential to the person in need of medical care. Includes transportation expenses to the city where the conference is held, plus local transportation to the conference. Most of the time at the conference must be spent attending sessions on medical information. The expenses of meals and lodging while attending the conference aren't eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending conference attendance to treat a specific medical condition must be submitted with the claim for reimbursement.
Medical information plan charges	✓					Expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for the participant's (or participant's spouse's or dependent's) medical care are eligible.
Medical marijuana					✓	Not eligible as it is illegal under federal law.

# Eligibility List

Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Medical monitoring and testing devices	✓					Over-the-counter (OTC) durable medical equipment, including crutches, wheelchairs, and hospital beds, are reimbursable when the OTC product is used for medical purposes. Examples of such devices are blood-pressure monitors, syringes, glucose kits, ovulation monitors, and pregnancy test kits.
Medical records charges	✓					Includes fees associated with transferring medical records to a new medical practitioner.
Medical savings accounts contributions					✓	
Medicare premiums					✓	Premiums paid for Medicare Part A, Part B and Part D are not eligible.
Medicated face or body wash	✓			✓		
Medicated hand cream	✓			✓		
Medicated lip treatments	✓			✓		
Medicated shampoo	✓			✓		
Medicated toothpaste	✓			✓		
Medicine dropper	✓					
Medicines and drugs	✓			✓		Eligible expenses include deductibles, co-payments or co-insurance as well as the costs for prescription drugs that may not be covered under the health plan, such as drugs that treat erectile dysfunction. For regularly prescribed drugs (not over-the-counter), the “bag tag” from the pharmacy must accompany a request for reimbursement.
Medicines and drugs prescribed for dental treatment	✓	✓		✓		Eligible expenses include deductibles, co-payments or co-insurance as well as out of pocket costs for prescription drugs. For regularly prescribed drugs (not over-the-counter), the “bag tag” from the pharmacy must accompany a request for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Medicines and drugs prescribed for vision or eye care treatment	✓	✓		✓		Eligible expenses include deductibles, co-payments or co-insurance as well as out-of-pocket costs for prescription drugs. For regularly prescribed drugs (not over-the-counter), the “bag tag” from the pharmacy must accompany a request for reimbursement.
Mediscope	✓					
Menopause treatment	✓					
Menstrual pain relievers	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician’s prescription (except for insulin).
Mentally handicapped, special home for	✓		✓			Payments made to a residential program to treat an individual for behavioral, emotional, or addictive conditions (tuition, meals, and lodging) are eligible if a principal reason for attending the program is to receive medical care. This may include, on a psychiatrist’s recommendation, a residential program that assists in adjustment from life in a mental hospital to community living. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the residential program to treat a specific medical condition must be submitted with the claim for reimbursement.
Micro-dermabrasion					✓	
Midwife	✓					Provides nursing/medical services.
Migraine relief	✓			✓		Includes Advil Migraine, Excedrin, and Motrin Migraine. Over-the-counter (OTC) medicines or drugs require a physician’s prescription (except for insulin).
Mileage for travel for medical care	✓					Travel to and from the doctor’s office for eligible services is reimbursable.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Mineral supplements	✓			✓		Examples include calcium, ferrous sulfate, and folic acid. The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency).
Missed appointment fees					✓	Such fees would not be for medical care.
Moisturizers					✓	Cosmetics and toiletries are not covered.
Mold removal					✓	
Morning-after contraceptive pills	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Motion sickness pills or patches	✓			✓		Examples include Bonine, Dramamine, and Marizine. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Motion sickness wristbands	✓					Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes, including items such as sunscreen, bandages, and contact lens solution.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Mouth guard	✓	✓	✓			For the treatment of a medical condition such as teeth grinding.
Mouthwash					✓	
Multivitamins	✓		✓			The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Muscle pain relievers	✓			✓		
Nail polish					✓	Cosmetics and toiletries are not covered.
Nanny					✓	Potentially eligible under Dependent Day Care Flexible Spending Account.
Nasal aspirator	✓					
Nasal sprays	✓			✓		Examples include Afrin and Dristan. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Nasal strips	✓			✓		Examples include Breathe Right and Snoreeze. Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes.
Natural lens replacement	✓		✓			See also: <i>Crystalens</i>
Naturopathic healers	✓		✓			Nontraditional healing treatments must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder. Treatments must be legal and may not be a food or a substitute for food that would replace food normally consumed to meet nutritional requirements.
Nausea medicine	✓			✓		
Nebulizer	✓					
Needle container	✓					Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes, including items such as sunscreen, bandages, and contact lens solution.
Neti pot	✓					
Neurologist	✓					
Neuromuscular re-education	✓		✓			Services related to the treatment and guidance of a specific diagnosis or medical condition can be reimbursed. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Newborn nursing care	✓					Ineligible for normal, healthy baby.
Nicotine gum or patches	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
No-show fee					✓	
Nonprescription drugs and medicines (over-the-counter)	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Norplant insertion or removal	✓					
Nursing home	✓					May be eligible if the main purpose of the stay is to receive medical care. If the primary reason for confinement is assistance with activities of daily living, only the portion of the cost directly related to medical care is eligible, and must be broken out on the bill submitted for reimbursement.
Nursing services provided by a nurse or other attendant	✓					Wages, employment taxes, and other amounts paid for nursing services (including extra costs for nurses' room and board) generally will be eligible, whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, so long as the services are of a kind generally performed by a nurse. If the person providing nursing services also provides household and personal services, the amounts must be accounted for separately—only those for nursing services are eligible.
Nutritional supplements	✓		✓			The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Nutritionist's professional expenses	✓		✓			Nutritional services related to the treatment and guidance of a specific diagnosis or medical condition can be reimbursed. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the services to treat a specific medical condition must be submitted with the claim for reimbursement.
Obstetrical expenses	✓					Prepayments towards the delivery cannot be reimbursed until the birth.
Occlusal guards to prevent teeth grinding	✓	✓				Does not include mouth guards for sports activities.
Occupational therapy	✓		✓			Eligible if it treats or alleviates a medical condition.
Omega-3 supplements	✓			✓		The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care a prescription is required.
Oncologist	✓					
One-a-day vitamins					✓	Daily vitamins used to maintain general health aren't eligible.
Online or telephone consultation medical practitioner's fee	✓					Eligible if the consultation's purpose is to obtain advice to treat or mitigate a medical condition and the practice is legal in the applicable state or other locality.
Operations	✓					Must be legal and may not be cosmetic.
Operations for dental or vision conditions	✓	✓				
Ophthalmologist	✓	✓				
Optometrist	✓	✓				Eye examinations are eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Oral care	✓	✓		✓		Examples include Anbesol, Biotene Dry Mouth Mouthwash, Orajel and Oral Balance. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Oral glucose gel	✓					
Organ donors, including bone marrow transplants	✓					When the recipient is covered by the FSA, medical care for both the recipient and donor <i>paid by the recipient</i> are reimbursable from the recipient's FSA, but expenses paid by the donor are not. When the organ donor is covered by the FSA, medical care for the donor <i>paid by the donor</i> is reimbursable from the donor's FSA, but any expenses paid for by the recipient are not.
Ortho keratotomy	✓					
Orthodontia	✓	✓				Pre-paid orthodontia expenses, including initial fees and down payments, may be reimbursed during the plan year when the payment was made, regardless of the date of service. Monthly payments made under a payment plan are eligible for reimbursement. A copy of the payment agreement (e.g., coupon booklet, finance contract, monthly statement) must be submitted with the initial reimbursement claim. Paid receipts must be submitted with each reimbursement claim. Services that are separate from the treatment contract (e.g., moldings, diagnostic records fees, consultation fees, etc.) are reimbursable when incurred. This is an exception to other dental procedures that require the actual service to be performed and paid for within the Benefit Period.
Orthopedic/ orthotic shoe inserts	✓					Custom-made and over-the-counter (OTC) inserts are eligible if used to treat injured or weakened body parts.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Orthopedic shoes	✓		✓			Only shoes custom-fitted to the wearer's feet are eligible. Only the cost difference between the custom-made shoe and a regular comparable shoe is reimbursable. Mass produced shoes are not eligible.
Osteopath fees	✓					
Ostomy/colostomy supplies	✓					
Out-of-network provider	✓					
Over-the-counter (OTC) dental and vision products	✓	✓				Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for dental or vision care purposes, including items such as denture care products and contact lens solutions and cases.
Over-the-counter (OTC) drugs	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Over-the-counter (OTC) products	✓					Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes, including items such as sunscreen, bandages, denture care products, and contact lens solutions and cases.
Ovulation monitor	✓					
Oxygen	✓					This includes the expenses of oxygen and oxygen equipment for breathing problems caused by a medical condition.
Pain relief eye mask	✓					
Pain relievers	✓			✓		Examples include Advil, Aleve, aspirin, ibuprofen, Midol, naprosyn, Pamprin, and Tylenol. Topical pain relievers include Aspercreme, BenGay, and Icy Hot. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Parking fees and tolls	✓					Travel to and from the doctor's office for eligible services as well as any parking fees associated with your visit are reimbursable, provided you have a parking receipt which includes the date and either a provider invoice with the provider's name and address, the date(s) of service, and the reason for the visit, or an explanation of benefits. Parking fees for a medical visit greater than 25 miles from the residence or business address (whichever is closer) must also include an explanation for the travel.
Particulate respirator mask	✓					
Pastoral counseling					✓	
Paternity test					✓	
Patterning exercises	✓					Professional fees to perform these are eligible.
Peak flow meter	✓					
Pedialyte	✓					Electrolyte replacements are eligible.
Pedicure					✓	
Pedometer	✓		✓			
Penile implants	✓		✓			Eligible if diagnosis of impotence is due to organic causes, such as diabetes, post-prostatectomy complications, or spinal cord injury.
Perfume					✓	Cosmetics and toiletries are not covered.
Permanent contact lenses	✓	✓				Including corneal ring segments and implants.
Permanent waves					✓	Cosmetics and toiletries are not covered.
Peroxide	✓			✓		Over-the-counter (OTC) medicines or drugs require a physician's prescription (except for insulin).
Personal items					✓	Items that are used for personal grooming and not to treat a specific medical condition are not eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Personal trainer fees	✓		✓			Will be eligible if a medical practitioner has recommended a supervised exercise regimen in order to treat a disease or injury (e.g., rehabilitation after surgery or the treatment of obesity) and if incurred for a limited duration. The expense must not have been incurred “but for” the disease (e.g., if you were working with a personal trainer before being diagnosed, the expense would not be eligible). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
PET scan	✓					
Petroleum jelly	✓		✓			May be eligible if used to treat or alleviate a specific medical condition, and if the expense would not have been incurred “but for” the condition. Not eligible if used to maintain general health or for other personal reasons (e.g., as a toiletry or a cosmetic). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Phototherapy	✓					
Physical exams	✓					
Physical therapy	✓					Includes neurological and orthopedic therapy and rehabilitation.
Pill reminder clock and pill boxes/pill cutters	✓					
Pillar palatial implants	✓					Procedure for snoring/sleep apnea.
Pillows, lumbar support	✓		✓			May be eligible if recommended by a physician to alleviate a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Post-mastectomy prosthetics	✓					Prosthetic bras and inserts purchased after any surgical procedure related to breast cancer (lumpectomy, mastectomy, etc.) are eligible.
Preexisting condition	✓					Medical costs not covered by the medical plan due to any plan limitation on preexisting conditions are eligible.
Pregnancy aids	✓					Items that reduce the discomfort of pregnancy may be eligible, including maternity girdles, elastic hosiery, and maternity support belts.
Pregnancy test kits	✓					
Prenatal ultrasound	✓			✓		
Prenatal vitamins	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Prepaid physician fees (concierge services)					✓	Monthly or annual fees charged for improved access, 24/7 availability and more personalized care are not eligible. Fees can only be covered at the time of service - not in advance.
Prepayments					✓	Prepayments for services/items that have not yet been incurred/obtained are not reimbursable under a Health Care FSA. Orthodontia is the only exception to this.
Preschool/nursery school					✓	Possibly eligible under Dependent Day Care Flexible Spending Account.
Prescription drug discount programs					✓	The fees charged for these programs are not covered, but the cost of the medication and drugs may be if otherwise eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Prescription drugs	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. Although a Letter of Medical Necessity may be required for some drugs, it cannot be accepted in place of a physician's prescription.
Prescription drugs and medicines obtained from other countries					✓	Importing prescription drugs from other countries is not permitted under federal law. However, if a drug or medicine is prescribed and used in another country for a specific medical purpose and is otherwise legal it may be eligible for reimbursement.
Prescription drugs for dental and vision care	✓	✓		✓		Must be primarily for dental or vision care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a dentist's or physician's prescription (except for insulin). A receipt for payment with the name of the medication and a dentist's or physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Preventive care screenings	✓					Examples include hearing, vision, and cholesterol screenings.
Private hospital room	✓					The extra cost for a private hospital room is eligible.
Probiotics	✓		✓			Not eligible if used to maintain general health or for other personal reasons. May be eligible if used to treat or alleviate a specific medical condition, and if the expense would not have been incurred "but for" the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Progesterone/ testosterone	✓		✓			If necessary to treat a medical condition, progesterone or testosterone hormones are eligible with a prescription or Letter of Medical Necessity.
Prolotherapy	✓					Injection therapy for joint pain.
Propecia	✓		✓			Includes Culturelle, Flora Q, and Sustenex. When used to treat a deformity arising from a congenital abnormality, injury or disfiguring disease, the cost of Propecia may be a qualified medical expense. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Prosthetics	✓					
Psychiatric care	✓					Includes psychoanalysis and psychological services and testing.
Psychoanalysis	✓		✓			Includes psychoanalysis and psychological services and testing. This service requires a Letter of Medical Necessity.
Psychologist	✓					Eligible if the expense is for medical care and not just for the general improvement of mental health, relief of stress, or personal enjoyment.
Pulse oximeter	✓					
Q-tips					✓	
Radial keratotomy	✓					Corneal ring segments (removable plastic half-rings that correct vision) are also eligible.
Radon mitigation	✓		✓			If a physician requires radon mitigation in the home due to a medical condition caused or aggravated by an unacceptable level of radon, some expenses may be eligible. The expense will be eligible only to the extent that the improvement cost exceeds the increase in property value. The primary purpose of the expenditure must be medical care and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Reading glasses	✓	✓				Includes over-the-counter (OTC) reading glasses and sunglasses with corrective lenses. Frames only without prescription lenses are not eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Recliner chairs	✓		✓			May be eligible up to a maximum of \$650 if they both elevate the legs and tilt the torso. Must be specifically prescribed by a physician to alleviate a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Reflexology	✓		✓			
Rehabilitation center	✓					
Rehydration solution	✓					
Rental cars	✓					Eligible if the transportation is primarily for and essential to medical care. Includes car and rental car expenses.
Retin-A	✓		✓	✓		Not eligible for cosmetic purposes, but may be eligible if prescribed by a medical practitioner for a specific medical condition (e.g., acne). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending it to treat a specific medical condition and a prescription must be submitted with the claim for reimbursement.
Retrieving tools	✓					Examples are EZ Grabber and Gopher.
Reverse vasectomy	✓		✓			Procedure may be eligible if used to overcome an inability to have children and performed on the participant, the participant's spouse, or dependent.
Rhinoplasty					✓	Cosmetic services are not eligible.
Rogaine	✓		✓	✓		Not eligible for cosmetic purposes, but may be eligible if prescribed by a medical practitioner for a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending it to treat a specific medical condition and a prescription must be submitted with the claim for reimbursement.
Rubbing alcohol	✓			✓		

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Rubdowns	✓		✓			Eligible if recommended by a physician to treat a specific injury or trauma. Massage to reduce stress or improve general health is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending this to treat a specific medical condition must be submitted with the claim for reimbursement.
Safety glasses					✓	
Sales tax	✓					Local, state, service, and other taxes on medical services and products are reimbursable.
Saline nasal spray	✓					
Scale for food	✓		✓			
Scar treatment					✓	
Schools and education, residential	✓		✓			Payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions (tuition, meals, and lodging) are eligible if a principal reason for attending the program is to receive medical care (ordinary education must be an incidental component). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Schools and education, special	✓		✓			Payments made for a mentally impaired or physically disabled person to attend a special school (tuition, meals, and lodging) will be eligible if a principal reason for attending the school is to overcome or alleviate the disability (ordinary education must be an incidental component). Includes teaching Braille to a visually impaired person, teaching lip reading to a hearing-impaired person, and remedial language training to correct a condition caused by a birth defect. If a child is at a school because the courses and disciplinary methods have a beneficial effect on the child's attitude, the expenses won't be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Scooters	✓		✓			Must be for a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Screening tests for dental or vision conditions	✓	✓				Tests used for medical diagnoses are eligible. Examples include hearing, vision, and cholesterol screenings.
Screening tests for medical conditions	✓					Tests used for medical diagnoses are eligible. Examples include hearing, vision, and cholesterol screenings.
Sea band for morning or motion sickness	✓					
Security system for the home					✓	
Sedatives	✓			✓		
Seeing-eye dog	✓					
Service animal, to assist individual with mental health disabilities	✓		✓			Expenses of buying, training, and maintaining a service animal to assist an individual with mental health disabilities may be eligible if the individual can show that he or she is using the service animal primarily for medical care to alleviate a mental defect or illness and would not have paid the expenses but for the defect or illness. Includes any costs incurred in maintaining the animal's health and vitality so that it may perform its duties, such as for food, grooming, and veterinary care. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Sexual counseling	✓		✓			
Sexual dysfunction	✓		✓			

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Shampoos					✓	Medicated shampoos, including Denorex, DHS Tar Shampoo, and Nizoral may be eligible if recommended by a doctor to treat a specific medical condition. Over-the-counter (OTC) medicines require a physician's prescription.
Sharps container	✓					
Shaving cream or lotion					✓	Cosmetics and toiletries are not covered.
Shipping and handling fees	✓					Shipping and handling fees incurred to obtain an item that constitutes medical care (e.g., drugs or medicine) are eligible.
Shower chairs	✓					
Sinus medications	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Sitz bath	✓		✓			
Skin moisturizers					✓	Cosmetics and toiletries are not covered.
Skin tag removal	✓		✓			
Sleep aid	✓			✓		
Sleep-deprivation treatment					✓	

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Smoking-cessation medications	✓			✓		Includes Commit, Nicoderm CQ, Nicorette, and Nicotrol. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Smoking-cessation programs	✓		✓			Stop-smoking programs require Letter of Medical Necessity.
Soaps					✓	Cosmetics and toiletries are not covered.
Somnoplasty	✓					Removal of soft tissues to reduce snoring.
Special education and schools	✓		✓			Payments made for a mentally impaired or physically disabled person to attend a special school (tuition, meals, and lodging) will be eligible if a principal reason for attending the school is to overcome or alleviate the disability (ordinary education must be an incidental component). Includes teaching Braille to a visually impaired person, teaching lip reading to a hearing-impaired person, and remedial language training to correct a condition caused by a birth defect. If a child is at a school because the courses and disciplinary methods have a beneficial effect on the child's attitude, the expenses won't be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Special foods	✓		✓			Eligible if prescribed by a medical practitioner to treat a specific illness or ailment and if the foods do not substitute for normal nutritional requirements. Food modified for special diets may also be eligible, but only to the extent that the cost of the special food exceeds the cost of commonly available versions of the same product. Sugar-free and gluten-free foods are not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Specialized equipment	✓		✓			Items that assist in performing activities of daily living (e.g., feeding, bathing, toileting, and mobility). Must be used to relieve or alleviate a specific medical condition. The expense must not have been incurred "but for" the medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. Where applicable, only amounts above the cost of the regular version of the item will be eligible.
Speech therapy	✓					
Sperm, storage fees	✓		✓			Eligible for immediate conception, not for undefined future conception. Storage that has exceeded 12 months will not be reimbursed . A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Spermicidal foam	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
St. John's Wort	✓			✓		The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a prescription is required.
Steam inhaler	✓					
Steam packs	✓					

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Stem cell, harvesting and/or storage of	✓		✓			Fees for storage not exceeding six months may be eligible under some circumstances, such as when the stem cell is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., in advance of a scheduled surgery). Fees for indefinite storage would not be eligible. A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Sterilization procedures	✓					
Sterilization reversal	✓					Eligible procedures to overcome an inability to have children include vasectomy reversal.
Stethoscope	✓					
Stop smoking program	✓					
Stress treatments					✓	Not eligible, because while stress can cause a medical condition, it is not considered a medical condition on its own (per Compliance).
Student health fee					✓	A fee that is simply the cost of belonging to the program is not eligible.
Subway fare	✓					Travel to and from the doctor's office for eligible services is reimbursable, provided you have a receipt which includes the date and either a provider invoice with the provider's name and address, the date(s) of service, and the reason for the visit, or an explanation of benefits. Subway or train fares for a medical visit greater than 25 miles from the residence or business address (whichever is closer) must also include an explanation for the travel.
Sun-protective (SPF) clothing					✓	Only eligible if used to treat or alleviate a specific medical condition (e.g., melanoma) and if the expense would not have been incurred "but for" the condition. Only the excess cost of the specialized garment over the cost of ordinary clothing will be eligible.
Sunburn creams	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Examples include Solarcaine and aloe vera.

# Eligibility List

Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Sunglasses with corrective lenses	✓	✓		✓		Sunglasses with corrective lenses, both prescription and over-the-counter (OTC), are eligible.
Sunscreen	✓					Only products whose sole purpose is sunscreen and that have SPF of 30+ are eligible for reimbursement.
Sunscreen, cosmetics or similar products with					✓	Cosmetic products that contain a sunscreen component, such as face moisturizers, are not covered.
Suntan lotion without sunscreen					✓	Cosmetics and toiletries are not covered.
Supplies to treat medical condition	✓					Medical supplies used to diagnose or treat a specific medical condition (not personal comfort items) are eligible.
Support braces	✓					Support braces are eligible OTC items that do not require a prescription for reimbursement.
Support hose	✓		✓			May be eligible if used to treat or alleviate a specific medical condition. Only the excess cost of the specialized hose over the cost of regular hose will be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the hose to treat a specific medical condition must be submitted with the claim for reimbursement. Examples: Compression Support Hosiery, Compression Hose.
Surgery	✓					
Surrogate or gestational carrier expenses					✓	Expenses for the medical care of the surrogate/ gestational carrier or her unborn child aren't covered.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Swimming lessons	✓		✓			Eligible only if prescribed for a specific medical condition, such as part of a rehabilitation program after surgery. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending them to treat a specific medical condition must be submitted with the claim for reimbursement.
Swimming pool maintenance	✓		✓			Not eligible if the swimming pool is used for recreation. If the swimming pool is used primarily for treatment of a specific medical condition and the expense would not be incurred "but for" this purpose, it may be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Syringes	✓					
Tanning salons and equipment					✓	Cosmetic procedures to improve appearance are not covered.
Tattoo removal					✓	
Taxes on medical services and products	✓					Such expenses generally will be eligible to the extent that the tax is imposed on eligible medical care services/ items. This includes local, sales, service, and other taxes.
Taxi fare	✓					Travel to and from the doctor's office for eligible services as well as any taxi fares associated with your visit are reimbursable, provided you have a receipt which includes the date and either a provider invoice with the provider's name and address, the date(s) of service, and the reason for the visit, or an explanation of benefits. Taxi fares for a medical visit greater than 25 miles from the residence or business address (whichever is closer) must also include an explanation for the travel.
Teeth whitening					✓	Cosmetic procedures to improve appearance are not covered.
Teething pain reliever	✓			✓		
Telephone consultation (health care professional's fee)	✓					The fee charged by a health care professional for a telephone consultation and the associated phone charge (e.g., a toll call charge) are eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Telephone for hearing-impaired persons	✓					The expenses of buying and repairing special telephone equipment for a hearing-impaired person will be eligible. This includes teletypewriter (TTY) and telecommunications device for the deaf (TDD) equipment.
Television for hearing-impaired persons	✓					Equipment that displays the audio part of television programs as subtitles for hearing-impaired persons will be eligible. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Therapeutic coaching	✓		✓			Therapeutic counseling may be eligible if used to address a specific medical condition (e.g. ADD or ADHD). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Therapy	✓		✓			Therapy will be eligible if provided for medical or mental diagnosis and is rendered by a licensed provider. Includes psychotherapy, bereavement and grief counseling, sex counseling, etc. Life coaching and career and marriage counseling do not qualify.
Thermometers	✓					Over-the-counter (OTC) products <i>other than medicines or drugs</i> are reimbursable without a prescription when the OTC product is used for medical purposes.
Throat lozenges	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Toilet seat extenders	✓					
Toiletries					✓	Cosmetics and toiletries are not covered.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Toll bridges	✓					Travel to and from the doctor's office for eligible services as well as any tolls associated with your visit are reimbursable, provided you have a toll receipt which includes the date and either a provider invoice with the provider's name and address, the date(s) of service, and the reason for the visit, or an explanation of benefits. Tolls for a medical visit greater than 25 miles from the residence or business address (whichever is closer) must also include an explanation for the travel.
Toothache and teething pain relievers	✓			✓		Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Toothbrushes					✓	Cosmetics and toiletries are not covered.
Toothpaste, medicated	✓			✓		Toothpaste that can only be dispensed by a dentist's order and that helps strengthen the teeth is eligible if it is prescribed by the dentist. OTC toothpaste (e.g., Crest) is not covered.
Train fare	✓		✓			Travel to and from the doctor's office for eligible services as well as any train fares associated with your visit are reimbursable, provided you have a fare receipt which includes the date and either a provider invoice with the provider's name and address, the date(s) of service, and the reason for the visit, or an explanation of benefits. Train fares for a medical visit greater than 25 miles from the residence or business address (whichever is closer) must also include an explanation for the travel.
Transplants	✓					Includes surgical, hospital, and laboratory services. When the recipient is covered by the FSA, medical care for both the recipient and donor <i>paid by the recipient</i> are reimbursable from the recipient's FSA, but expenses paid by the donor are not. When the organ donor is covered by the FSA, medical care for the donor <i>paid by the donor</i> is reimbursable from the donor's FSA, but any expenses paid for by the recipient are not.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Transportation costs of disabled individual commuting to and from work					✓	Transportation is related to working, not a medical condition.
Transportation expenses for person to receive medical care	✓					Costs of transportation to/from locations of medical care/service may be eligible if it is primarily for and essential to the rendition of the medical care. You must submit an explanation of benefits or other dated receipt that clearly shows when and where the services were received and a dated receipt for the travel that corresponds to the date(s) of the medical services. For travel outside the local area, there must be a medical reason why the care/services were obtained from a location that necessitated the travel.
Transportation of someone other than the person receiving medical care	✓					If transportation expenses for the patient are determined to be eligible, transportation costs for a companion to accompany a patient who is unable to travel alone will also be eligible for reimbursement. Costs of transportation to/from locations of medical care/service may be eligible. The purpose of the trip must be purely medical in nature. You must also submit an explanation of benefits or other dated receipt that clearly shows when and where the services were received and a dated receipt for the travel that corresponds to the date(s) of the medical services. For travel outside the local area, there must be a medical reason why the care/services were obtained from a location that necessitated the travel.
Transportation to and from a medical conference	✓		✓			Expenses for admission and transportation to a medical conference are eligible if they relate to a chronic disease suffered by the participant, or the participant's spouse or dependent and if the conference is primarily for and essential to the person in need of medical care. Includes transportation expenses to the city where the conference is held, plus local transportation to the conference. Most of the time at the conference must be spent attending sessions on medical information. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending conference attendance to treat a specific medical condition must be submitted with the claim for reimbursement. The expenses of meals and lodging while attending the conference aren't eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Treadmill	✓		✓			Qualifies only if required to treat an illness (e.g., obesity) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health, and the expense must not have been incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Trips					✓	Excursions taken for a change in environment, general health improvement, etc., even those taken on the advice of a health care provider are not eligible.
Tubal ligation	✓					Tubal ligation and tubal ligation reversal are eligible.
Tuition evidencing separate breakdown for medical expenses	✓		✓			Payments made for a person with a specific medical condition to attend special classes or training are eligible if a principal reason for the classes or training is to overcome or alleviate the medical condition, not for ordinary education. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the classes or training to treat a specific medical condition must be submitted with the claim for reimbursement. Charges for specific qualified medical tuition and expenses that have been incurred/obtained must be separately broken down from ordinary tuition and other expenses on the bill. Premiums for insurance or medical care are not eligible.
Tuition for special-needs program	✓		✓			Payments made for a mentally impaired or physically disabled person to attend a special school, special classes or training are eligible if a principal reason for the classes or training is to overcome or alleviate the disabling condition, not for ordinary education. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the school, classes or training to treat a specific medical condition must be submitted with the claim for reimbursement. Charges for specific qualified medical tuition and expenses that have been incurred/obtained must be separately broken down from ordinary tuition and other expenses in the bill. Premiums for insurance or medical care are not eligible.
Tutoring programs	✓		✓			Tutoring with a Letter of Medical Necessity from a medical doctor is eligible for reimbursement.
Ultrasound, prenatal	✓					Eligible if used as a diagnostic tool to determine fetal health and development. Not eligible for other purposes, including to determine the sex of the child absent related medical issues.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Umbilical cord blood storage	✓		✓			Fees for storage not exceeding six months may be eligible under some circumstances, such as where the cord blood is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., where a newborn has a birth defect and where the cord blood would be needed in the near future). A Letter of Medical Necessity from a medical practitioner addressing the specific medical condition and duration of storage must be submitted with the claim for reimbursement. The expense can only be reimbursed after the services are rendered.
Usual and customary charges, excess	✓					Medical expenses in excess of an insurance plan's usual, customary, and reasonable charges are eligible if the underlying expense is eligible.
Usual and customary charges, excess dental and vision	✓					Dental and eye care expenses in excess of an insurance plan's usual, customary, and reasonable charges are eligible if the underlying expense is eligible.
UVR treatments	✓		✓			Eligible when recommended by a health care professional for a medical condition (e.g., chronic psoriasis). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Vaccines	✓					Immunizations to prevent disease are eligible.
Varicose veins, treatment of	✓					Not eligible to improve appearance. May be eligible if the procedure promotes the proper function of the body or prevents or treats an illness or disease.
Vasectomy	✓					
Vasectomy reversal	✓					
Veneers	✓		✓			Potentially covered with a Letter of Medical Necessity. Denied if strictly cosmetic.
Veterinary fees					✓	Not eligible unless for the care of an eligible guide dog or other service animal used by a disabled person.
Viagra	✓			✓		
Vision care	✓	✓				Eye exams, eyeglasses, vision correction procedures, vision therapy, and materials and equipment needed for using the eyeglasses (e.g., eyeglass cleaners) are eligible. Over-the-counter (OTC) eyeglasses with corrective lenses are also eligible. Eyeglass frames without prescription lenses are not eligible.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Vision care records charges	✓	✓				Includes fees associated with transferring vision or eye care records to a new provider.
Vision correction procedures	✓	✓				Medical procedures that correct vision, including laser procedures (e.g., Lasik and radial keratotomy), are eligible.
Vision discount programs					✓	Fees associated with the program aren't eligible, but medical costs are eligible.
Vision exams	✓	✓				
Vitamin B-12	✓		✓			The cost of vitamins are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.
Vitamins	✓		✓	✓		The cost of vitamins are not eligible if they are merely beneficial for general health (e.g., one-a-day vitamins). May be eligible if recommended by a medical practitioner for a specific medical condition (e.g., a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a prescription or a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.
Walkers	✓					
Warranties					✓	Warranties or insurance on products are not covered.
Wart remover treatments	✓			✓		Examples are Compound W, Dr. Scholl's Clear Away, and Wart-Off. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license. Although a Letter of Medical Necessity may be required for some drugs, it cannot be accepted in place of a physician's prescription.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
Water fluoridation	✓	✓	✓			The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred “but for” the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. If it is attached to a home, only the amount spent that is more than the value added to the property will be eligible.
Water pick					✓	
Wax for braces	✓					
Weight-loss programs and/or drugs prescribed to induce weight loss	✓		✓			Weight-loss programs are eligible if recommended by a physician to treat a specific medical condition (e.g., obesity, heart disease, or diabetes) and is not simply to improve general health. Food associated with a weight-loss program, such as special pre-packaged meals that meet normal nutritional needs, is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the program to treat a specific medical condition must be submitted with the claim for reimbursement.
Weight-loss surgery and procedures	✓		✓			Includes bariatric, gastric bypass, and lap band procedures.
Well-baby and well-child medical care	✓					
Wheelchair	✓					Includes wheelchair cushions and maintenance.
Whirlpool baths/hot tubs	✓		✓			Improvements or special equipment added to a home may be eligible if the primary purpose of the expenditure is medical care and the expense would not be incurred “but for” this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement. The amount that qualifies is limited to the excess of the cost of the specially equipped item over the cost of the regular model.
Wigs	✓		✓			The full cost of a wig purchased because the patient has lost all of his or her hair from disease or medical treatment may be eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity from a medical practitioner recommending the item to treat a specific medical condition must be submitted with the claim for reimbursement.

# Eligibility List



Type of Service	FSA Eligible Expense	Limited FSA Eligible Expense	Letter of Medical Necessity Required	Prescription Required (OTC)	Not Eligible	Notes
X-ray fees	✓					
X-ray fees for dental or eye care	✓	✓				
Yeast infection medications	✓			✓		Examples include Monistat and Gyne-Lotrimin. Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Medicines or drugs require a physician's prescription (except for insulin). A receipt for payment with the name of the medication and a physician's prescription must be submitted with the claim for reimbursement. The prescription must include the standard prescription information: the date, the name of the patient, the name of the OTC drug, the dosage requirement, the number of refills (unless it is a one-time purchase), and the provider's address and license.