



## Know Your Health Care FSA Eligible and Ineligible Expenses

**Maximize the Value of Your Reimbursement Account** - Your Health Care Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses. The following is based on a list of eligible and ineligible expenses used by federal employees.

### Eligible Expenses

#### BABY/CHILD TO AGE 13

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

#### DENTAL

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

#### EYES

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

#### HEARING

- Hearing Aids and Batteries
- Hearing Exams

#### LAB EXAMS/TESTS

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

#### MEDICAL EQUIPMENT/SUPPLIES

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

#### MEDICAL PROCEDURES/SERVICES

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

#### MEDICATIONS

- Insulin
- Prescription Drugs

#### OBSTETRICS

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

#### PRACTITIONERS

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

#### THERAPY

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

**Note:** This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a Letter of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

## Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

### ALLERGY/SINUS

- Sinus medication
- Nasal spray

### BABY

- Diaper rash cream
- Baby rash ointments & creams
- Baby Electrolytes and Dehydration
- Baby teething pain

### COLD MEDICATION

- Cough medication & drops
- Medicated respiratory treatments & vapor products
- Unmedicated vapor products

### DIGESTIVE AIDS

- Anti-diarrhea medication
- Anti-gas
- Laxatives (non-fiber)
- Fiber laxatives (bulk forming)
- Lactose intolerance tablets

### EAR CARE

- Ear drops and wax removal kits
- Hearing aid batteries

### EYE CARE

- Eye Drops
- Contact lens solution

### FAMILY PLANNING

- Contraceptives
- Ovulation Kits

### FEMININE HYGIENE

- Menstrual care products
- Maxi pads
- Tampons
- Yeast infection medication
- Feminine antifungal & anti-itch
- Urinary tract infection medication

### FOOT CARE

- Corn and callus treatment
- Athletes foot medication
- Antifungal (Foot)
- Orthopedic supports

### MEDICAL SUPPLIES

- Ace bandages
- Band aids
- Thermometers
- Hot and cold packs
- Athletic braces
- Sports Tape
- Diabetic Testing and Aids
- Diagnostic products
- Incontinence protection & treatment products
- Hemorrhoidal preps

### ORAL REMEDIES

- Denture pain relief
- Denture adhesives & cleansers
- Toothache & teething pain relief products
- Cold sore remedies

### PAIN RELIEF

- Pain relief (includes aspirin)

### SKIN TREATMENT

- Acne medications
- First aid creams
- Anti-itch & insect bite cream
- Antiseptics & wound cleansers
- Burn remedies

### SMOKING CESSATION

- Nicotine gum & patches

### STOMACH REMEDIES

- Acid controllers
- Antacids and heartburn relief
- Antiparasitic treatments
- Motion sickness pills

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

### Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Electrolysis
- Insurance Premiums and Interest (FSA Ineligible Only)
- Long Term Care Premiums (FSA Ineligible Only)
- Marriage or Career Counseling
- Personal Trainers
- Sunscreen (spf less than 30)
- Swimming Lessons

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

For additional information, please contact your Plan Administrator.