

Medical FSA and HSA Expense Eligibility List

The following is a summary of common expenses claimed against Medical Flexible Spending Account (FSAs) and Health Savings Accounts (HSAs). Due to frequent updates to the regulations governing FSAs and HSAs, this list does not guarantee reimbursement, but instead is to be utilized as a guide for the submission of claims. A definition of eligibility is as follows (all expenses are assumed to have been incurred during the active plan year):

Yes: The expense is eligible for reimbursement.

No: The expense is not eligible for reimbursement under any circumstance.

Dual-Purpose: The expense may be eligible for reimbursement if a Medical Necessity letter or signed doctor's note is provided to U.S. Bank Healthcare Payment Solutions for any Flexible Spending Account (FSA) expenses. For Health Savings Account (HSA) expenses, the Medical Necessity Form or signed doctor's note should be maintained with tax records in the event of an audit. In either case, the expense must be used to treat a medical condition.

Potentially: The expense may be eligible for reimbursement provided certain conditions or criteria (as specified in the Comments and Special Rules section) are satisfied.

Rx: The expense is eligible for reimbursement once a doctor's prescription has been obtained prior to purchase. The purchase must be at a drug store, pharmacy, non-healthcare merchant that has a pharmacy (Target, Walgreens, etc.) or mail/web based vendors that sell prescription drugs.

<u>Expense</u>	<u>Eligible?</u>	<u>Comments and Special Rules</u>
AA meetings, transportation to	Yes	Adequate substantiation of expense must be retained
Abortion	Yes	Expenditures for operations that are illegal do not qualify.
Acne treatment	Rx	Products for the treatment of acne only, regular skin care products do not qualify. Examples: Skin ID, Proactiv and anything that primarily treats acne.
Acupuncture/Acupressure	Yes	Must be for a medical purpose
Adaptive equipment	Rx	To qualify, the item must be used to relieve or alleviate sickness or disability. Depending on the nature of the item, only amounts above the cost of the regular version of the item will qualify. Includes various items that assist individuals in performing activities of daily living (e.g., feeding, bathing). See also Capital expenses; Home improvements.
Air Conditioner	RX	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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required. If it is attached to a home (such as central air conditioning), only the amount spent that is more than the value added to the property will qualify. See Capital expenses.
Air purifier	Rx	Special rules may apply. See also Capital expenses.
Alcoholism treatment	Yes	Amounts paid for in-patient treatment (including meals and lodging) at a therapeutic center for alcohol addiction will qualify. Transportation expenses associated with attending meetings of an Alcoholics Anonymous group in the community would also qualify if attending due to a physician's advice that membership is necessary to treat alcoholism. Amounts paid for outpatient treatment at a therapeutic center for alcohol addiction will also qualify. Also See Drug addiction treatment; Health institute fees; lodging at a hospital or similar institution; Meals at a hospital or similar institution; and Schools and education, residential.
Allergy medicines	Rx	Must be prescribed, even if available without a prescription. See Drugs and Medicines. Examples: Alavert, Claritin, Zyrtec
Allergy treatment products other than medicine (e.g., household improvements to treat allergies)	Rx	Expenses generally won't qualify if the product would be owned even without allergies, such as a pillow or a vacuum cleaner. However, an air purifier or water filter necessary to treat a specific medical condition might qualify. The excess cost of a special version of an otherwise personal item (e.g., a vacuum cleaner with a HEPA filter) over the normal cost of the item might also qualify if the special version of the item is necessary to treat a specific medical condition. To show that the expense is primarily for medical care, a note from a medical

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		practitioner recommending the item to treat a specific medical condition is normally required. See Air purifier; Air conditioner; and Capital expenses.
Alternative healers	Rx	Nontraditional healing treatments provided by professionals may be eligible if provided to treat a specific medical condition, but the IRS looks at these expenses very closely. The treatments must be legal. And the expenses may not qualify if the remedy is a food or a substitute for food that the person would normally consume in order to meet nutritional requirements. It appears that drugs and medicines recommended by alternative healers to treat a specific medical condition also can qualify as medical care, although drugs and medicines must be prescribed by an individual legally authorized to issue prescriptions in the applicable state in order to qualify. See Drugs and medicines; Christian Science practitioners; Special foods; and Vitamins.
Ambulance	Yes	
Analgesics	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Advil, Aspirin, Tylenol)
Antacids	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Maalox, Prilosec OTC, Zantac)
Antibiotic ointments	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Bacitracin, Neosporin)
Antihistamines	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Claritin, Zyrtec)
Anti-itch creams	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Benadryl, Cortaid, Ivarest)
Appearance improvements	No	See also Cosmetic procedures; Cosmetics; Toiletries.
Applications, electronic	Rx	Will qualify only if recommended to treat an illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health or for nonmedical purposes such as scheduling appointments. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the application to treat a specific medical condition is normally required. See also Capital expenses; Exercise equipment or programs; Medical conference admission, transportation, meals, etc.; and Medical information plan charges.
Arthritis gloves	Yes	
Artificial limbs	Yes	
Artificial teeth	Yes	
Aspirin	Rx	Must be prescribed. See Drugs and medicines.
Asthma delivery devices and medications	Rx	Delivery devices (e.g., inhalers and nebulizers) will qualify. Medications must be prescribed, even if available without a prescription. See Drugs and medicines.
Automobile Modifications	Rx	To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (e.g., a physical handicap) is normally required. For example, the cost of window tint recommended by an optometrist for an individual with eye sensitivity to light would qualify. But see Capital expenses. Expenses of operating a specially equipped car (other than for medical reasons-see Transportation) do not qualify.
Babysitting and child care	No	Babysitting, child care, and nursing services for a healthy baby do not qualify as medical care. But see Dependent care expenses and Disabled dependent care expenses.
Bactine	Rx	Must be prescribed. See Drugs and medicines.
Bandages, elastic	Yes	Examples: Ace bandages
Bandages, for torn or injured	Yes	While unclear, medicated bandages likely should not be considered

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skin		drugs or medicines that must be prescribed in order to qualify. See Drugs and medicines . (Examples: Band-Aid, Curad)
Batteries	Potentially	Will only qualify if used to operate a device that is itself a qualified expense (e.g., a Hearing aid). See also Breast pumps; Durable medical equipment; Scooter, electric; and Wheelchair .
Behavioral modification programs	Potentially	See Schools and education, residential and Schools and education, special .
Birth control pills	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . See also Contraceptives; "Morning-after" contraceptive pills
Birthing classes	Potentially	See Lamaze classes .
Blood-pressure monitoring devices	Yes	They are diagnostic items. See Diagnostic items/services and Screening tests .
Blood storage	Potentially	Fees for temporary storage may qualify 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). Fees for indefinite storage, just in case the blood might be needed, would not be considered medical care. "Temporary" is not defined; however, one consideration might be whether the blood is stored and used within the same year. See also Stem cell, harvesting and/or storage of and Umbilical cord, freezing and storage of .
Blood-sugar test kits and test strips	Yes	They are diagnostic items. See Diagnostic items/services and Screening tests .
Body scans	Yes	Body scans employing MRIs and similar technologies are diagnostic services. See Diagnostic items/services; Preventive care screenings; and Screening tests .
Books, health-related	Potentially	Will qualify only 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Braille books and magazines	Yes	Only amounts above the cost of regular printed material will qualify.
Breast pumps	Yes	Breast pumps and other supplies that assist lactation will qualify. Note that items and devices that do not help with lactation but merely make it more convenient (e.g., special bras) generally won't qualify.
Breast reconstruction surgery following mastectomy	Yes	Will qualify to the extent that surgery was done following a mastectomy due to cancer, includes breast prosthesis. This is an exception to the general rules regarding cosmetic procedures. See also Cosmetic procedures .
Calamine lotion	Rx	Must be prescribed. See Drugs and medicines .
Calcium supplements	Potentially	See Dietary supplements; Mineral supplements
Capital expenses	Rx	Improvements or special equipment added to a home (for example, an Elevator or Inclinator) or other capital expenditures (such as Automobile modifications for a physically handicapped person) may qualify 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required. How much of the expense would qualify depends on the extent to which the expense permanently improves the property. See also Durable medical equipment; Home improvements;
Cancer Screenings	Yes	See Diagnostic items/services; Preventive care screenings; and Screening tests .

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Car Modifications	Potentially	See Automobile modifications .
Car Seats	No	Car seats for infants and children generally won't qualify. However, if a special car seat is needed because of an infant's or children medical condition, amounts above the cost of a regular car seat might qualify. See Adaptive equipment and Automobile modifications .
Carpal tunnel wrist supports	Yes	
Cayenne pepper	Potentially	May qualify if used to treat or alleviate a specific medical condition and would not have been purchased but for the condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Alternative healers ; Special foods ; Vitamins
Chelation therapy	Yes	Will qualify if used to treat a medical condition such as lead poisoning.
Childbirth classes	Potentially	See Lamaze classes .
Chinese herbal practitioners	Potentially	See Alternative healers .
Chiropractors	Yes	
Cholesterol test kits	Yes	They are diagnostic items. See Diagnostic items/services and Screening tests .
Chondroitin	Rx	Will qualify if used primarily for medical care (for example, to treat arthritis). Won't qualify if used just to maintain general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (for example, arthritis) is normally required.
Christian Science practitioners	Potentially	Fees that you pay to Christian Science practitioners for medical care will qualify. Fees for other purposes generally do not qualify. See Alternative healers
Circumcision	Yes	
Classes, health-related	Potentially	Will qualify only 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 note from a medical practitioner recommending the class to treat a specific medical condition is normally required. See also Exercise equipment or programs ; Lamaze classes ; and Medical conference admission, transportation, meals, etc.
Club dues and fees	Potentially	See Health club fees .
COBRA premiums	Potentially	<i>Health FSA</i> : COBRA premiums are not qualifying expenses. <i>HRA</i> : COBRA premiums are qualifying expenses. <i>HSA</i> : COBRA premiums are qualifying expenses. See also Insurance premiums .
Co-insurance amounts	Yes	Will qualify if the underlying service/item qualifies.
Cold medicine	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Comtrex, Sudafed, Nyquil, Dayquil)
Cold/hot packs	Potentially	Only cold/hot packs sold as medical supplies will qualify; those sold for other purposes (e.g., to keep beverages cold or hot) won't qualify. Hot water bottles and heating pads generally won't qualify.
Cold sore medicine	RX	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Abreva, Releev)
Cologne	No	See Toiletries and Cosmetics .
Compression hose	Potentially	Won't qualify if used for personal or preventive reasons. 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 qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.

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Condoms	Yes	Generally a qualifying expense. While unclear, condoms with spermicide likely should not be considered drugs or medicines that must be prescribed in order to qualify. See also Contraceptives and Drugs and medicines.
Contact lenses, materials, and equipment	Yes	Materials and equipment needed for using lenses (such as saline solution and enzyme cleaner) will qualify if the lenses are needed for medical purposes, as will distilled water used to store and clean the lenses. However, contact lenses for solely cosmetic purposes (for example, to change one's eye color) do not qualify. See Cosmetics
Contraceptives	Potentially	See Birth-control pills; Condoms; "Morning-after" contraceptive pills; and Spermicidal foam. See also Sterilization procedures.
Controlled substances in violation of federal law	No	If the substance violates federal law (e.g., the Controlled Substances Act), the expense would not qualify even if a state law allows its use with a physician's prescription (for example, marijuana or laetrile prescribed to treat a specific medical condition). See Drugs and medicines; illegal operations and treatments;
Co-payments	Yes	Will qualify if the underlying service/item qualifies.
Cosmetic procedures	No	Most cosmetic procedures do not qualify. This includes cosmetic surgery or other procedures that are directed at improving the patient's appearance and do not meaningfully promote the proper function of the body or prevent or treat illness or disease. Examples include face lifts, hair transplants, hair removal (electrolysis), teeth whitening, and liposuction. However, procedures necessary to correct a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease may qualify. See Breast reconstruction surgery following mastectomy. See also Drugs and medicines
Cosmetics	No	Cosmetics are articles used primarily for personal purposes and are intended to be rubbed, poured, sprinkled, sprayed, or otherwise applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks, fingernail polishes, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes, and deodorants. See also Cosmetic procedures; Toiletries
Cough suppressants	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. See also Throat lozenges. (Examples: Pediacare, Robitussin, cough drops)
Counseling	Potentially	Will qualify if the purpose is to treat a diagnosed medical condition and not just for the general improvement of mental health or relief of stress. Marriage or career counseling, life coaching, and parenting skill counseling generally won't qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the counseling to treat a specific medical condition is normally required. See also Psychiatric care and Psychologist.
CPAP machine and headgear	Yes	
CPR classes	No	
Crowns, dental	Potentially	Will not qualify if they are obtained for a cosmetic reason. See Cosmetic procedures.
Crutches	Yes	Will qualify whether purchased or rented.
Dancing lessons	Potentially	Generally the cost of dancing lessons, swimming lessons, etc., does not qualify, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expenditure might qualify if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery) and the expense would not have been incurred "but for" the condition. To show that the lessons are primarily for medical care, a note from a medical practitioner recommending them to treat a specific medical condition is normally required.

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Decongestants	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Dimetapp, Sudafed, Mucinex)
Deductibles	Potentially	Will qualify if the underlying item or service qualifies.
Dental sealants	Yes	
Dental Services and procedures	Yes	Includes expenses incurred for the prevention and alleviation of dental disease. Preventive treatment includes the services of a dental hygienist or dentist for such procedures as teeth cleaning, application of sealants, and fluoride treatments to prevent tooth decay, but not Teeth whitening . Treatment to alleviate dental disease includes X-rays, fillings, braces, extractions, dentures, and treatment of other dental ailments. When an orthodontic treatment plan is paid up-front at the time of the first visit, some health FSAs will apportion the reimbursements as services are provided during the treatment plan. See subsection G.3 discussing how to reconcile reimbursement requests involving a prepayment component with the claims incurred requirement, particularly for orthodontia. Also see Prepayments .
Dentures and denture adhesives	Yes	
Deodorant	No	See Cosmetics and Toiletries .
Dependent care expenses	No	Such expenses won't qualify, even if you are paying for dependent care (for example, hiring a babysitter) so that you can receive medical care. But see Disabled dependent care expenses . Such expenses might be reimbursable under a DCAP if applicable rules are met (but the same expenses may not be reimbursed under a health FSA, HRA, or HSA and a DCAP-there is no "double-dipping" allowed). Also see Babysitting and child care .
Diabetic Socks	Potentially	Won't qualify if used for personal or preventive reasons. If used to treat or alleviate a specific medical condition, only the excess cost of the specialized socks over the cost of regular socks will qualify. † To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Diabetic supplies	Yes	Includes Blood-sugar test kits and test strips; Glucose-monitoring equipment; and Insulin .
Diagnostic items and services	Yes	Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions, psychological conditions, and cancer. See also Body scans; Blood-pressure monitoring devices; Blood-sugar test kits and test strips .
Diaper rash ointments and creams	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Example: Balmex, Desitin)
Diapers or diaper service	Potentially	Regular disposable or cloth diapers or diaper services for newborns do not qualify. But diapers or diaper services that are used to relieve the effects of a diagnosed medical condition do qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See also Incontinence supplies
Diarrhea medicine	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Imodium, Kaopectate, Pepto Bismol)
Diet foods	No	Special foods to treat a specific disease (such as obesity) do not qualify to the extent that they satisfy ordinary nutritional requirements. Thus, food associated with a weight-loss program, such as special pre-packaged meals, would not qualify, since it just meets normal nutritional needs. See Weight-loss programs and/or drugs prescribed to induce weight loss . But see Special foods .

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Dietary Supplements	Potentially	The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines does not qualify if they are merely beneficial for general health (e.g., one-a-day vitamins). But may qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage to treat a vitamin deficiency). To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (e.g., 1,000 mg of Vitamin B-12 daily to treat a specific vitamin deficiency) is normally required. See Special foods; Mineral supplements; Vitamins;
Disabled dependent care of	Dual-Purpose	Such expenses will qualify if they are for medical care of the disabled dependent.
DNA collection and storage	Potentially	Such expenses generally won't qualify. But temporary storage may qualify 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. "Temporary" is not defined; however, one consideration might be whether it is stored and used within the same plan year. Also see Umbilical cord blood storage.
Doula	Potentially	Will only qualify 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 qualify. See also Household help; Lamaze classes; Midwife; and Nursing services.
Drug addiction treatment	Yes	Amounts paid for an inpatient's treatment at a therapeutic center for drug addiction will qualify. Amounts paid for outpatient treatment at a therapeutic center for drug addiction will also qualify, as will transportation expenses associated with attending meetings of appropriate drug addiction treatment groups within the community if attending due to a physician's advice that membership is necessary to treat drug addiction. Also see Alcoholism treatment.
Drug overdose, treatment of	Yes	
Drug testing kits for home use	No	Kits that test for the presence of controlled substances probably won't qualify, as they do not treat a medical condition. However, if the drug testing kit is used in the course of treating a medical condition, such as addiction, it could qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Drugs and medicines	Potentially	Must be primarily for medical care (and not for personal, general health or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. In addition, expenses incurred after December 31, 2010 will qualify only if the medicine or drug is prescribed or is Insulin . Prescriptions must meet the legal requirements for a prescription in the state where the expense is incurred. To show that a medicine or drug that can be obtained without a prescription (i.e., an OTC drug) was prescribed, a prescription or other documentation that a prescription was issued (e.g., a pharmacist's receipt with the name of the purchaser or patient, the date and amount of the purchase, and an Rx number) is required.
Durable medical equipment	Yes	Will qualify if used to relieve sickness or disability. Examples include Crutches and Hearing aids . See Capital expenses.
Dyslexia treatment	Potentially	See Language training.
Ear piercing	No	See Cosmetic procedures
Ear plugs	Rx	Will qualify if recommended by a medical practitioner for a specific medical condition (for example, to protect surgically implanted ear tubes). To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Ear wax removal products	Rx	Must be prescribed, even if available without a prescription. See Drugs

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		and medicines. (Examples: Debrox, Murine)
Eczema treatments	RX	Must be prescribed, even if available without a prescription. See Drugs and medicines.
Egg donor fees	Potentially	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 will qualify if preparatory to a procedure performed on you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement. Also see Fertility treatments; Sperm, storage fees; Surrogate or gestational carrier expenses.
Eggs and embryos, storage fees	Potentially	Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception are not considered medical care. "Temporary" is not defined; however, one consideration might be whether it is stored and used within the same year. Also see Fertility treatments; Sperm, storage fees; Surrogate or gestational carrier expenses.
Electrolysis or hair removal	No	See Cosmetic procedures.
Elevator	Potentially	Installing an elevator upon the advice of a physician so that a person with heart disease won't have to climb stairs may be medical care to the extent of the amount in excess of value enhancement to the property. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Capital expenses
Exercise equipment or programs	Potentially	Qualifies only if required to treat an illness (such as 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 note from a medical practitioner recommending the item or program to treat a specific medical condition is normally required. See Capital expenses; Classes, health-related; Health club fees; Pre-payments; and Weight-loss programs and/or drugs prescribed to induce weight loss.
Expectorants	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Mucinex, Triaminic)
Eye drops	Potentially	Medicated eye drops must be prescribed, even if available without a prescription. See Drugs and medicines.
Eye examinations, eyeglasses, equipment, materials, and repair	Yes	Materials and equipment needed for using the eyeglasses (such as eyeglass cleaners) also should be medical care. Also see Contact lenses and Sunglasses.
Face creams	No	See Cosmetics; Toiletries; and Cosmetic procedures.
Face lifts	No	See also Cosmetic procedures.
Feminine hygiene products	No	Such expenses generally won't qualify, as they are ordinarily considered as being used to maintain general health. See Toiletries and Cosmetics. There may be exceptions (e.g., if a medical practitioner recommends the product to alleviate a specific medical condition). (Examples: Tampons, etc.)
Fertility treatments	Potentially	Will qualify to the extent that procedures are intended to overcome an inability to have children and are performed on you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement. Examples are IVF (in vitro fertilization-including temporary storage of eggs or sperm), surgery (including an operation to reverse prior surgery preventing someone from having children), shots, treatments, and GIFT (gamete intrafallopian transfer). Expenses paid to or for an in vitro surrogate usually do not qualify, nor do egg donor expenses unless preparatory to a procedure performed on you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement. See Egg donor fees; Eggs and embryos,

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		storage fees; Legal fees in connection with fertility treatments; Pre-payments; Sperm, storage fees; Surrogate or gestational carrier expenses
Fever-reducing medications	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Aspirin, Motrin, Tylenol)
Fiber supplements	Potentially	Won't qualify if used for general health purposes or other personal reasons. May qualify 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Dietary supplements; Prenatal vitamins; and Special foods .
First aid cream	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines .
First aid kits	Yes	Must be for use by the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Note that large first aid kits raise concerns about stockpiling.
Fitness programs	Potentially	See Exercise equipment or programs .
Flu shots	Yes	Immunizations to prevent disease will qualify, even though no medical condition has been diagnosed.
Fluoridation services	Yes	Will qualify if recommended by a dentist to prevent tooth decay. The amount that qualifies is limited to the cost allocable to the current year.
Fluoride rinses	Potentially	Won't qualify if used to maintain general health or for other personal reasons (e.g., as a toiletry). May qualify 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required. Must be prescribed, even if available without a prescription. See Drugs and medicines .
Food thickeners	Potentially	Whether food thickeners are a medical care expense is a question of fact that must be determined on a case-by-case basis. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Foods	Potentially	See Special foods; Meals; and Alternative healers .
Foreign countries, medical care received in	Potentially	In general, expenses incurred in other countries 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.). Note that the treatments must be legal in the U.S. and the other country, and that special rules apply to medicines and drugs obtained outside the U.S. See Cosmetic procedures; Illegal operations and treatments; Prescription drugs and medicines obtained from other countries
Founder's fee	No	Founder's fees are amounts you pay under an agreement with a retirement home or assisted living facility. Even if a portion is allocable to medical care, these expenses usually do not qualify
Funeral expenses	No	
Gambling problem, treatment for	Potentially	Pathological gambling has been classified as an impulse control disorder by the American Psychiatric Association and thus, it could be argued, is a mental illness. If so, its treatment would be a qualifying expense. See Alcoholism treatment; Psychiatric care; and Psychologist .
Gauze pads	Yes	While unclear, medicated gauze pads likely should not be considered drugs or medicines that must be prescribed in order to qualify. See Bandages and Drugs and medicines .

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Genetic testing and counseling	Potentially	Would qualify to the extent that testing is done to diagnose a medical condition or to determine possible defects. Certain testing and counseling required to be covered under health care reform's preventive services mandate (e.g., for the breast cancer susceptibility gene (BRCA)) would qualify. However, testing done solely to determine the sex of a fetus would not qualify. Also see Ultrasound, prenatal .
Glucosamine	Potentially	See Chondroitin .
Glucose-monitoring equipment	Yes	Items such as blood glucose meters and glucose test strips are diagnostic items and are primarily for medical care. See also Blood-sugar test kits and test strips .
Guide dog	Yes	Expenses of buying, training, and maintaining a guide dog used by a physically disabled person would qualify; this 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. Also see Service animal, to assist individual with mental health disabilities and Veterinary fees .
Hair colorants	No	See Cosmetics and Toiletries .
Hair removal and transplants	No	Such expenses generally won't qualify. See Cosmetic procedures; Drugs and medicines
Hand Lotion	No	Such expenses generally won't qualify. See Cosmetics and Toiletries .
Hand sanitizer	Potentially	Won't qualify if used for general health purposes or other personal reasons (e.g., as a toiletry). May qualify 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 qualify where there is an imminent probability of contracting a specific illness (e.g., from a household member who has a contagious disease). A note from a medical practitioner recommending the item to treat a specific medical condition (or if applicable, to prevent a specific and imminent illness) is normally required.
Headache Medications	Potentially	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Advil, Aspirin, Tylenol)
Health club fees	Potentially	Only in very limited circumstances would fees paid to a health club qualify. One instance might be where fees are incurred upon the advice of a medical practitioner to treat a specific medical condition (e.g., rehabilitation after back surgery or treatment for obesity). The expense must not have been incurred "but for" the disease (for example, if you belonged to the health club before being diagnosed, then the fees would not qualify). When treatment is no longer needed, the fees would no longer qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Prepayments and Weight-loss programs and/or drugs prescribed to induce weight loss .
Health institute fees	Potentially	Qualifies only if the treatment at the health institute is prescribed by a physician who issues a written statement that the treatment is necessary to alleviate a physical or mental defect or illness of the individual receiving the treatment.
Hearing aids	Yes	The costs of the hearing aid and batteries would qualify.
Hemorrhoid treatments	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Example: Preparation H, Tucks)
Herbs	Potentially	May qualify if used to treat or alleviate a specific medical condition and would not have been purchased but for the condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Alternative healers; Special foods; Vitamins
HMO premiums	Potentially	See Insurance premiums .

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Holistic or natural healers, dietary substitutes, and drugs and medicines	Potentially	See Alternative healers
Home health care	Potentially	See Nursing services
Home improvements (such as exit ramps, widening doorways, etc.)	Rx	May qualify if undertaken to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense will qualify 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 qualify. 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Capital expenses; Elevator; and Air conditioner.
Hormone replacement therapy (HRT)	Potentially	Will qualify if used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.). Won't qualify if primarily for maintaining general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the therapy to treat a specific medical condition is normally required. Must be prescribed, even if available without a prescription. See Drugs and medicines
Hospital services	Yes	Expenses of inpatient care (including meals for the patient and lodging) at a hospital or similar institution qualify if a principal reason for being there is to get medical care. Also see Nursing services; Meals at a hospital or similar institution; and Lodging at a hospital or similar institution.
Household help	No	Won't qualify, even if a medical practitioner recommends such help, unless the expenses qualify as nursing services. See Nursing services. In some cases, household services may qualify for reimbursement under a DCAP if attributable in part to care of a qualifying individual (i.e., certain children under age 13 and certain individuals who are physically or mentally incapable of self-care).
Humidifier	Rx	To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (such as a severe allergy) is normally required. Several special rules apply. See Air conditioner; Air purifier; and Capital expenses.
Hydrotherapy	Potentially	May qualify if the primary purpose 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 note from a medical practitioner recommending it to treat a specific medical condition is normally required.
Hypnosis	Potentially	Will qualify if performed by a professional to treat a medical condition, or for other medical purposes (e.g., smoking cessation); won't qualify if for general stress relief, personal enjoyment, or other personal purposes. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. Also see Psychoanalysis and Therapy.
Hysterectomy	Yes	
Illegal operations and treatments	No	Won't qualify, even if they are rendered or prescribed by licensed medical practitioners. See Controlled substances in violation of

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		federal law
Immunizations	Yes	Adult and child immunizations to prevent disease (such as tetanus or well-baby shots) will qualify, even if no medical condition has been diagnosed.
Inclinators	Potentially	May qualify to the extent of the amount in excess of value enhancement to the property, if the primary purpose 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Capital expenses and Elevator .
Incontinence supplies	Yes	Adult diapers used to relieve incontinence generally will qualify as medical care expenses. But see Diapers .
Infant Formula	Potentially	Ordinary infant formula (or supplemental vitamins to be used in conjunction with breastfeeding) won't qualify. However, the excess cost of a special formula to treat an infant's medical condition may qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See also Special foods; Vitamins
Infertility treatments	Potentially	See Egg donor fees; Eggs and embryos, storage fees; Fertility treatments; Prepayments; Sperm, storage fees; Surrogate or gestational carrier expenses
Insect-bite creams and ointments	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Benadryl, Cortaid)
Insect Repellent	Potentially	May qualify when there is an imminent probability of contracting a specific illness from an insect bite (e.g., in a locality with a high incidence of Lyme disease or West Nile virus). (Examples: Cutter, OFF!)
Insulin	Yes	Equipment needed to inject the insulin, such as syringes or insulin pumps, also qualifies as a medical expense. Also see Glucose-monitoring equipment and Drugs and medicines .
Insurance premiums	Depends on the plan	<i>Medical FSA (Flexible Spending Account):</i> Insurance premiums are never eligible with a Medical FSA. <i>HSA:</i> Payments for health insurance premiums or contributions for self-funded health coverage generally aren't qualifying expenses. However, the following premiums will qualify for reimbursement from an HSA: COBRA coverage, a qualified long-term care insurance contract, any health plan maintained while the individual is receiving unemployment compensation under federal or state law, or, for those age 65 or older (whether or not they are entitled to Medicare), any deductible health insurance (e.g., retiree medical coverage) other than a Medicare supplemental policy. Note that long-term care insurance premium reimbursements in excess of the indexed annual limit will be treated as taxable certain limits will be treated as taxable and may be subject to an additional 10% excise tax.)
IVF (in vitro fertilization)	Potentially	See Eggs and embryos, storage fees; Fertility treatments; Prepayments; Sperm, storage fees; Surrogate or gestational carrier expenses
Laboratory fees	Yes	Such expenses will qualify if they are part of medical care
Lactation consultant	Yes	Under IRS guidance issued in 2011, breast pumps and supplies that assist lactation will qualify. See Breast pumps . More recently, expenses of a lactation consultant have been included in the list of items and services that are subject to health care reform's preventive services mandate. Consequently, the expenses of a lactation consultant should qualify.
Lactose intolerance tablets	Potentially	May qualify if used to treat or alleviate a specific medical condition. To

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		show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Dietary supplements .
Lamaze classes	Potentially	Expenses may qualify to the extent that instruction relates to birth and not childrearing. The fee should be adjusted to exclude instruction in topics such as newborn care. Expenses for the coach or significant other do not qualify. See also Doula and Midwife .
Language training	Dual-Purpose	Such expenses will qualify for a child with dyslexia or an otherwise disabled child. But amounts paid for regular schooling normally don't qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See also Learning disability, instructional fees; Prepayments; Schools and education, residential/special;
Laser eye surgery; Lasik	Yes	Will qualify because the procedure is done primarily to promote the correct function of the eye. See also Radial keratotomy; Vision correction procedures; and Prepayments .
Laser hair removal	No	See Cosmetic procedures .
Late fees (e.g., for late payment of bills for medical services)	No	Such fees would not be for medical care.
Latex gloves	Potentially	Won't qualify if used for general health purposes or other personal expense reasons. May qualify 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 qualify where used to prevent a specific illness that is imminent (e.g., if a household member has a contagious disease). A note from a medical practitioner recommending the item to treat a specific medical condition (or, if applicable, to prevent a specific and imminent illness) is normally required.
Laxatives	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Example: Ex-Lax, Miralax)
Lead-based paint removal	Potentially	The expenses 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 would qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. The surfaces must be in poor repair (peeling or cracking) or be within the child's reach; the cost of repainting the scraped area does not qualify. If instead of removing the paint, the area is covered with wallboard or paneling, treat these items as Capital expenses . The cost of painting the wallboard does not qualify. Also see Chelation therapy .
Learning disability, instructional fees	Potentially	If prescribed by a physician, tuition fees paid to a special school and tutoring fees paid to a specially trained teacher for a child who has learning disabilities caused by mental or physical impairments (e.g., nervous system disorders) will qualify. Also see Prepayments; Schools and education, residential/special
Legal fees, general	Potentially	Legal fees may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care—for example, if the medical care could not have been provided without legal assistance. Fees for legal services retained to authorize treatment for mental illness may qualify. But legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care do not qualify; neither do divorce costs. See Legal fees in connection with fertility treatments .
Legal fees in connection with fertility treatments	Potentially	May qualify if the legal fees are in connection with a medical procedure performed upon you, your spouse, or another individual whose

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		expenses are eligible for tax-free reimbursement. Legal fees for preparing a contract for you to obtain a donated egg from an egg donor may also qualify, if preparatory to a procedure performed on you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement. In contrast, legal fees incurred in connection with a procedure performed on a surrogate mother do not constitute medical care. See Fertility treatments and Legal fees, general .
Lice treatments	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines .
Lip products, medicated	Potentially	Must be prescribed, even if available without a prescription. See Drugs and medicines .
Lipstick	No	See Cosmetics and Toiletries
Liquid adhesive for small cuts	Yes	See also Bandages, for torn or injured skin .
Lodging at a hospital or similar institution	Yes	Will qualify if a principal reason for being there is to receive medical care. Presumably, this would include the additional cost of a private room, but not separately charged nonmedical add-ons (e.g., Internet or cable TV). Also see Meals at a hospital or similar institution and Schools and education, residential .
Lodging not at a hospital or similar institution	Potentially	Up to \$50 per night will qualify if these conditions are met: (1) The lodging is primarily for and essential to medical care; (2) the medical care is provided by a physician in a licensed hospital or medical care facility related to (or equivalent to) a licensed hospital; (3) the lodging isn't lavish or extravagant; and (4) there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 for each person). Also see Meals not at a hospital
Lodging of a companion	Potentially	Will qualify if accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital or similar institution are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50 for each person) will qualify. See Lodging not at a hospital or similar institution .
Lodging while attending a medical conference	No	See Medical conference admission, transportation, meals, etc. and Meals while attending a medical conference .
Long-term care insurance premiums	Depends on plan	See Insurance premiums .
Long-term care services	Depends on Plan	<i>Health FSA:</i> Qualified long-term care services (defined as certain services that a chronically ill individual requires and that are prescribed by a licensed health care practitioner under a plan of care) cannot be reimbursed on a tax-free basis, even if they otherwise qualify as medical care expenses. (To be chronically ill, an individual must be unable to perform two or more daily living activities for at least 90 days without substantial assistance from another individual, or have a severe cognitive impairment that requires substantial supervision to protect him or her from threats to health and safety.) It is unclear whether health FSAs can provide taxable reimbursement of such services or can reimburse "nonqualified" long-term care services to the extent that the services otherwise qualify as medical care expenses. <i>HSA:</i> Long-term care services will qualify for reimbursement to the extent that the services otherwise qualify as medical care expenses.
Makeup	No	See Cosmetics and Toiletries .
Marijuana or other controlled substances in violation of federal law	No	See also Controlled substances in violation of federal law .
Masks, disposable	Potentially	Won't qualify if used for general health purposes or other personal reasons. May qualify if used to treat or alleviate a specific medical condition, and if the expense would not have been incurred "but for" the

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		condition. Might also qualify where used to prevent a specific illness that is imminent (e.g., if a household member has a contagious disease). A note from a medical practitioner recommending the item to treat a specific medical condition (or, if applicable, to prevent a specific and imminent illness) is normally required
Massage therapy	Potentially	The costs of a massage just to improve general health don't qualify. However, if the massage therapy is recommended by a physician to treat a specific injury or trauma, then it would qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required.
Mastectomy-related special bras	Yes	Will qualify when incurred following a mastectomy for cancer. See Breast reconstructive surgery following mastectomy.
Maternity clothing	No	
Mattresses	No	In rare cases, a portion of the expenditure might qualify if a unique type of mattress is prescribed by a physician to treat a specific medical condition. Also see Capital expenses.
Meals at a hospital or similar institution	Potentially	Meals that are part of the cost of inpatient care at a hospital or similar institution will qualify if a principal reason for the recipient's being there is to receive medical care; the meals must be furnished as a necessary incident to the individual's continuing medical care. Meals that are not part of inpatient care generally won't qualify. It is unclear whether meals provided at a hospital or similar institution for an outpatient who must remain at the institution for continuing care for some period (e.g., following a medical procedure) would qualify. See Lodging at a hospital or similar institution; Meals of a companion; Schools and education, residential; and Schools and education, special.
Meals not at a hospital or similar institution	No	See Lodging not at a hospital or similar institution.
Meals of a companion	No	Will not qualify even if accompanying a patient for medical reasons. See Lodging of a companion
Meals while attending a medical conference	No	See Medical conference admission, transportation, meals, etc.
Medical alert bracelet or necklace	Yes	
Medical conference admission, transportation, meals, etc	Potentially	Expenses for admission and transportation to a medical conference qualify, if they relate to a chronic disease suffered by you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement, 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 don't qualify.
Medical information plan charges	Yes	These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for the medical care of you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement.
Medical monitoring and testing devices	Yes	Examples of such devices are blood-pressure monitors, syringes, glucose kit, etc. Also see Blood-sugar test kits and test strips; Body scans; Diagnostic items/services; Ovulation monitor; and Pregnancy test kits.
Medical records charges	Yes	Example: The fee associated with transferring medical records to a new medical practitioner will qualify.
Medicines and drugs	Potentially	See Drugs and medicines.
Menstrual pain relievers	Potentially	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Midol, Pamprin)

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Mentally handicapped, special home for	Potentially	The cost of keeping a mentally handicapped person in a special home (not a relative's home) on a physician's recommendation to help that person adjust to community living may qualify. See also Schools and education, residential
Midwives	Yes	See also Doula; Lamaze classes; and Nursing services.
Mineral supplements	Potentially	Won't qualify if used to maintain general health. But under narrow circumstances, mineral supplements might qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of iron daily to treat iron-deficiency anemia). To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Dietary supplements
Missed appointment fees	No	Such fees would not be for medical care.
Moisturizers	No	See Cosmetics; Toiletries; and Cosmetic procedures.
“Morning-after” contraceptive pills	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. Also see Birth-control pills and Contraceptives.
Motion sickness wristband	Yes	
Motion sickness pills	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Bonine, Dramamine)
Mouthwash	No	
Nail Polish	No	See Cosmetics and Toiletries.
Nasal strips or sprays	Rx	Nasal sprays or strips that are used to treat sinus problems qualify as being primarily for medical care, as would those that are used to prevent sleep apnea. However, nasal strips or sprays used to prevent run-of-the-mill snoring wouldn't qualify, nor would those used by athletes to potentially increase athletic performance. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. Note that medicated sprays must be prescribed, even if available without a prescription. See Drugs and medicines.
Naturopathic healers	Potentially	See Alternative healers; Drugs and medicines; Special foods; Vitamins.
Nicotine gum or patches	Rx	Such items are primarily for medical care when used for stop-smoking purposes; must be prescribed, even if available without a prescription. See Drugs and medicines. (Examples: Nicorette, Nicoderm)
Nonprescription drugs and medicines	Potentially	See Drugs and Medicines.
Norplant insertion or removal	Yes	Also see Contraceptives; Birth-control pills; Vasectomy; and Spermicidal foam.
Nursing services for a baby	No	Won't qualify if the baby is healthy
Nursing services provided by a nurse or other attendant	Potentially	Wages, employment taxes, and other amounts you pay for nursing services (including extra costs for nurses' room and board) generally will qualify, 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. But if the person providing nursing services also provides household and personal services, the amounts must be accounted for separately—only those for nursing services qualify.
Nutritional supplements	Potentially	See also Dietary supplements; Mineral supplements.
Nutritionist's professional expenses	Potentially	May qualify if the treatment relates to a specifically diagnosed medical condition. Won't qualify if the expense is for general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See also Special foods

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Obstetrical expenses	Yes	
Occlusal guards to prevent teeth grinding	Yes	
Occupational therapy	Potentially	Will qualify if it treats or alleviates a medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required.
Omega-3 supplements	Potentially	See Dietary supplements
One-a-day vitamins	No	See Vitamins .
Online or telephone consultation, medical practitioner's fee for	Yes	Will qualify, so long as the consultation's purpose is to obtain advice to diagnose, treat, or mitigate a medical condition and the practice is legal in the applicable state or other locality. See also Telemedicine, medical practitioner's fee for
Operations	Yes	Will qualify if the operations are legal (and aren't cosmetic procedures). See Cosmetic procedures
Optometrist	Yes	See also Eye examinations, eyeglasses, equipment, and materials .
Organ donors	Yes	See Transplants .
Orthodontia	Yes	Such expenses generally will qualify. When an orthodontic treatment plan is paid up-front at the time of the first visit, some health FSAs will apportion the reimbursements as services are provided during the treatment plan. See also Dental services and procedures; Prepayments .
Orthopedic shoes	Potentially	Won't qualify if used for personal or preventive reasons. If used to treat or alleviate a specific medical condition, only the excess cost of the specialized orthopedic shoe over the cost of a regular shoe will qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Orthopedic shoe inserts	Yes	Will qualify if used to treat injured or weakened body parts.
Osteopath fees	Yes	
Over-the-counter (OTC) drugs	Potentially	See Drugs and medicines .
Ovulation monitor	Yes	See also Medical monitoring and testing devices and Pregnancy test kits .
Oxygen	Yes	This includes the expenses of oxygen and oxygen equipment for breathing problems caused by a medical condition.
Pain relievers	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Examples: Advil, Aspirin, Tylenol, Aleve, Midol)
Perfume	No	See Cosmetics and Toiletries .
Permanent waves	No	See Cosmetics and Toiletries .
Personal trainer fees	Potentially	Will qualify 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 qualify). To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Weight-loss programs and/or drugs prescribed to induce weight loss .
Petroleum jelly	Potentially	Won't qualify if used to maintain general health or for other personal reasons (e.g., as a toiletry or a cosmetic). May qualify 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 note from a medical practitioner

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		recommending the item to treat a specific medical condition is normally required.
Physical exams	Yes	
Physical therapy	Yes	
Pregnancy test kits	Yes	Also see Medical monitoring and testing devices and Ovulation monitor .
Prenatal vitamins	Potentially	Obstetricians routinely recommend prenatal vitamins for the health of unborn children. If taken during pregnancy (a medical condition), prenatal vitamins would be considered primarily for medical care. Vitamins taken at other times generally do not qualify. See Vitamins .
Prepayments	No	Generally, prepayments for services/items that have not yet been incurred/obtained are not reimbursable under a health FSA. See Dental services and procedures; Fertility treatments; and Orthodontia .
Prescription drugs and medicines obtained from other countries	No	Importing prescription drugs from other countries generally will violate federal law. However, a drug or medicine may qualify for reimbursement if (1) it is purchased and consumed in the other country and is legal in both that country and the U.S. or (2) the FDA announces that it can be legally imported by individuals. See Drugs and medicines
Prescription drug discount programs	No	If an individual pays a fee for a card that provides for a 20% discount on all prescribed drugs, the fee itself would not qualify. In contrast, the cost of a prescribed drug generally will qualify. See Drugs and Medicines .
Prescription drugs	Potentially	See Drugs and medicines .
Preventive care screenings	Yes	Will qualify if the tests are used for medical diagnoses. Examples include blood pressure, hearing, vision, and cholesterol screenings. Also see Body scans and Diagnostic items/services .
Probiotics	Potentially	Won't qualify if used to maintain general health or for other personal reasons. May qualify 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 note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Propecia	Potentially	Generally won't qualify if purchased for cosmetic purposes (for example, to treat male pattern baldness), even if recommended by a medical practitioner. But the expense may qualify if it is to ameliorate a deformity arising from a congenital abnormality, personal injury from an accident or trauma, or disfiguring disease. See Cosmetic procedures and Drugs and medicines .
Prosthesis	Yes	See Artificial limbs and teeth .
Psychiatric care	Yes	Also includes the cost of supporting mentally ill dependent at a special center that provides medical care.
Psychoanalysis	Potentially	Will qualify if provided for medical care, and not just for the general improvement of mental health, relief of stress, or personal enjoyment, nor if the expense stems from training to be a psychoanalyst. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. Also see Counseling and Psychologist
Psychologist	Potentially	Will qualify if the expense is for medical care, and not just for the general improvement of mental health, relief of stress, or personal enjoyment. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. Also see Counseling .
Radial keratotomy	Yes	Corneal ring segments (removable plastic half-rings that correct vision) would also qualify. See Laser eye surgery, Lasik and Vision

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		correction procedures.
Reading Glasses	Yes	Both prescription and nonprescription reading glasses would qualify. Also see Eye examinations, eyeglasses, equipment, and materials.
Recliner chairs	No	May be eligible, in very rare circumstances, if recommended by a physician to treat a specific condition. A signed note from a physician recommending the treatment is required, and only the difference in cost between the specialized recliner and the cost of a regular recliner would qualify.
Rehydration solution	Yes	Note that adult athletic rehydration fluids typically will not qualify.
Rental cars	Potentially	See Transportation
Rental fee, for equipment	Potentially	Will qualify if the equipment otherwise qualifies as a medical care expense (for example, Breast pumps or Crutches).
Retin-A	Potentially	Generally won't qualify if purchased for cosmetic purposes (for example, to reduce wrinkles), even if recommended by a medical practitioner. But may qualify if recommended by a medical practitioner for a specific medical condition (e.g., acne vulgaris) and not for cosmetic purposes. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required; must be prescribed, even if available without a prescription. See Acne treatment; Cosmetic procedures; Drugs and medicines
Rogaine	Potentially	Generally won't qualify if purchased for cosmetic purposes. But may qualify if it is recommended by a medical practitioner for a specific medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required; must be prescribed, even if available without a prescription. See Propecia and Drugs and medicines.
Rubbing alcohol	Yes	Will qualify when purchased for first-aid purposes (e.g., when purchased in first-aid quantities in a pharmacy or first-aid section of a retail store).
Rubdowns	Potentially	Generally won't qualify, unless a medical practitioner determines that the procedure is necessary to treat a specific medical condition. † To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Massage therapy
Safety glasses	No	Probably won't qualify unless prescribed. See Eye examinations, eyeglasses, equipment, and materials.
Schools and education, residential	Potentially	Payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions (tuition, meals, and lodging) will qualify if a principal reason for attending the program is to receive medical care. (Ordinary education must be an incidental component.) Whether someone is attending to receive medical care is a question of fact that must be determined for each individual-just because a school or program provides medical care to some individuals does not mean that it provides medical care to all individuals. 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 qualify unless the availability of medical care in the school is a principal reason for sending the child there. Also see Schools and education, special and Pre-payments.
Schools and education, special	Potentially	Payments made for a mentally impaired or physically disabled person to attend a special school (tuition, meals, and lodging) will qualify if a principal reason for attending the school is to overcome or alleviate the disability. (Ordinary education must be an incidental component.) This includes teaching Braille to a visually impaired person, teaching lip reading to a person with a hearing disability, and remedial language

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		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 qualify unless the availability of medical care in the school is a principal reason for sending the child there. Also see Schools and education, residential and Prepayments.
Scooter, electric	Potentially	Will only qualify if used to relieve sickness or disability. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required.
Screening tests	Yes	Will qualify if the tests are used for medical diagnoses. Examples include hearing, vision, and cholesterol screenings. Also see Body scans and Diagnostic items/services.
Service animal, to assist individual with mental health disabilities	Potentially	Expenses of buying, training, and maintaining a service animal to assist an individual with mental health disabilities may qualify 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. Also see Guide dog and Veterinary fees.
Shampoos	No	Generally won't qualify. See Cosmetics and Toiletries.
Shaving cream or lotion	No	See Cosmetics and Toiletries.
Shipping and handling fees	Yes	Shipping and handling fees incurred to obtain an item that constitutes medical care (e.g., drugs or medicine) are inextricably linked to the cost of the medical care and therefore qualify.
Sinus medications	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines and Nasal strips or sprays. (Examples: Sinutab, Sudafed)
Skin moisturizers	No	See Cosmetics and Toiletries
Sleep-deprivation treatment	Yes	Probably qualifies if the person is under the care of a medical practitioner.
Smoking-cessation medications	Yes	Amounts paid for drugs used to stop smoking would qualify; must be prescribed, even if available without a prescription. See Drugs and medicines; Nicotine gum or patches
Smoking-cessation programs	Yes	Amounts paid for a smoking-cessation (stop-smoking) program would qualify. See Smoking-cessation medications
Soaps	No	Generally won't qualify. See Cosmetics and Toiletries.
Special foods	Rx	Will qualify 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 (e.g., gluten-free) may also qualify, but only to the extent that the cost of the special food exceeds the cost of commonly available versions of the same product. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. see also Infant formula.
Speech therapy	Yes	
Spermicidal foam	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines. Also see Contraceptives.
Sperm, storage fees	Potentially	Fees for temporary storage might qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren't considered to be for medical care. "Temporary" is not defined; however, one consideration might be whether it is stored and used within the same year. Also see Fertility treatments; Eggs and embryos, storage fees; Surrogate or gestational carrier expenses; Prepayments
St. John's Wort	Potentially	Will qualify if used primarily for medical care (for example, to treat a diagnosed medical condition such as depression); won't qualify if used

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		to maintain general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.
Stem cell, harvesting and/or storage of	Dual-Purpose	Might qualify if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and storing stem cells because a newborn has a birth defect and the stem cells would be needed in the near future might be allowable. But collection and storage indefinitely, just in case an item might be needed, is not medical care. See DNA collection and storage ; Prepayments ; and Umbilical cord blood storage .
Sterilization procedures	Yes	Sterilization expenses include the cost of a legally performed operation to make a person unable to have children. Also see Vasectomy .
Stop-smoking program	Yes	See Smoking-cessation programs .
Student health fee	Potentially	A fee that is simply the cost of belonging to the program won't qualify. Expenses for specific medical services might qualify
Sunburn creams and ointments, medicated	Rx	Will qualify if used to treat a sunburn (and not as regular skin moisturizers); must be prescribed, even if available without a prescription. See Drugs and medicines . Also see Sunscreen . (Example: Solarcaine)
Sunglasses	Potentially	Prescription sunglasses would qualify. Allowable amounts include the expenses of eye examinations, eyeglasses, and lenses needed for medical reasons. It is unclear whether nonprescription sunglasses or clip-on sunglasses recommended by a physician to alleviate an eye condition would qualify
Sunglasses, clip-on	Rx	Will qualify if prescribed by a physician to treat a specific medical condition.
Sunscreen	Potentially	There is no official guidance, but an IRS official has informally commented that sunscreen will likely qualify as a medical care expense because its sole purpose is to prevent sunburn, although it is unclear whether its ingredients may be considered drugs requiring a prescription in order to be reimbursable. Some plans may take a more cautious approach, for example, by reimbursing only products at or above a specified SPF (e.g., 15, due to recent FDA guidance) and/or always requiring a prescription. Also see Sunscreen, cosmetics or similar products with and Suntan lotion without sunscreen .
Sun protective clothing	Potentially	Won't qualify if used to maintain general health or for other personal reasons. May qualify 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, but only the excess cost of the specialized garment over the cost of ordinary clothing will qualify. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. Also see Sunscreen and Sunscreen, cosmetics or similar products with .
Sunscreen, cosmetics or similar products with	Potentially	There is no official guidance, but an IRS official has informally commented that the excess cost of the version of the item with the sunscreen over the cost of the regular item would probably qualify, although it is unclear whether its ingredients may be considered drugs requiring a prescription in order to be reimbursable. Some plans may take a more cautious approach, for example, by not reimbursing the excess cost of items with a sunscreen component, or by reimbursing only products at or above a specified SPF (e.g., 15, due to recent FDA guidance) and/or always requiring a prescription. Also see Sunscreen and Suntan lotion without sunscreen .
Suntan lotion without sunscreen	No	Suntan lotion and similar products without sunscreen generally won't qualify. Also see Sunscreen and Sunscreen, cosmetics or similar products with .

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Supplies to treat medical condition	Yes	Will qualify if the medical supply is used to diagnose or treat a specific medical condition and isn't a personal comfort item. Also see Bandages and Crutches .
Support braces	Yes	Will qualify if used for injured or weakened body parts.
Surgery	Yes	Generally will qualify. See Operations .
Surrogate or gestational carrier expense	No	Such expenses generally won't qualify, even if they are for medical care of the surrogate/gestational carrier or her unborn child. The procedure is performed upon you, your spouse, or another individual whose expenses are eligible for tax-free reimbursement in order to be medical care. Also see Fertility treatments; Egg donor fees; Eggs and embryos, storage fees; Legal fees in connection with fertility treatments; Sperm, storage fees;
Swimming lessons	Potentially	Such expenses generally won't qualify, but there are some exceptions. See Dancing lessons
Swimming pool maintenance	Potentially	Such expenses generally won't qualify if the swimming pool is used for recreation. However, if the swimming pool is used primarily for medical care by someone who has been diagnosed with a medical condition and a medical practitioner has substantiated that the pool is part of the medical treatment, then the cost of maintaining the pool might qualify. See also Capital expenses .
Tanning Salons and equipment	No	See Cosmetic procedures . In rare cases, they might qualify if recommended for a specific medical condition (such as a skin disorder), so long as there is no personal element or use of the equipment by other family members
Taxes on medical services and products	Yes	Such expenses generally will qualify to the extent that the tax is imposed on qualified medical care services/items. This includes local, sales, service, and other taxes.
Teeth whitening	No	Won't qualify if tooth discoloration is simply the result of aging or other natural processes, and the whitening is done for cosmetic purposes. But if tooth discoloration (rising to the level of a deformity) was caused by disease, birth defect, or injury, expenses for teeth whitening might qualify. See Cosmetic procedures
Telemedicine, medical practitioner's fee for	Yes	Will qualify, so long as the consultation's purpose is to obtain advice to diagnose, treat, or mitigate a medical condition and the practice is legal in the applicable state or other locality. See also Online or telephone consultation, medical practitioner's fee for
Telephone equipment for persons with hearing or speech disabilities	Yes	The expenses of buying and repairing special telephone equipment that lets a person who is deaf, hard of hearing, or has a speech disability communicate over a regular telephone will qualify. This includes teletypewriter (TTY) and telecommunications device for the deaf (TDD) equipment. See Capital expenses .
Television for hearing-impaired persons	Yes	Equipment that displays the audio part of television programs as subtitles for a person with a hearing disability will qualify. But the amount that qualifies is limited to the excess of the cost over the cost of the regular item. For example, the cost of a specially equipped television qualifies only to the extent that it exceeds the cost of a regular model. See Capital expenses .
Therapy	Potentially	Depends on the type and purpose of the therapy. Will qualify if provided for medical care (and not just for the general improvement of mental health, relief of stress, or personal enjoyment). See entries throughout for various types of therapy and counseling; see also Schools and education, residential/special
Thermometers	Yes	Must be prescribed, even if available without a prescription. See Drugs and medicines . See also Cough suppressants . (Examples: Cepacol, Chloraseptic)
Throat lozenges	Rx	Examples: Cepacol, Chloraseptic. See also Cough drops/suppressants.

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Toiletries	No	A toiletry is an article or preparation that is used in the process of dressing and grooming oneself (e.g., toothpaste, shaving cream or lotion, and cologne). See also Cosmetics .
Toothache and teething pain relievers	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . (Example: Anbesol, Orajel)
Toothbrushes	No	Won't qualify, even if a dentist recommends special ones (such as electric or battery-powered) to treat a medical condition like gingivitis. Toothbrushes are items that are used primarily to maintain general health-a person would still use one even without the medical condition. Thus, they are not primarily for medical care. See Toiletries and Cosmetics .
Toothpaste	No	Generally won't qualify. However, the excess cost of a special toothpaste that is recommended to treat a specific medical condition might qualify, although a special toothpaste that is a drug or medicine would have to be prescribed in order to be reimbursable. In addition, topical creams or other drugs (e.g., fluoride treatment) used to treat a medical condition would qualify, so long as they are primarily for medical care, and are prescribed if considered a medicine or drug. See Cosmetics; Dental services and procedures; Drugs and medicines; Fluoride rinses; and Toiletries .
Transplants	Yes	Includes surgical, hospital, and laboratory services as well as transportation expenses for organ donors.
Transportation costs of disabled individual commuting to and from work	No	A disabled individual's commuting costs to and from work are personal expenses and not expenses for medical care. However, the costs incurred for transportation to and from work may be medical expenses if the employment itself is explicitly prescribed as therapy to treat a medical condition.
Transportation expenses for person to receive medical care	Yes	Will qualify if the transportation is primarily for and essential to medical care. Includes car and rental car expenses; bus, taxi, train, plane, and ferry fares; and ambulance services. Note that rental car expenses are limited to the portion attributable to the medical appointment or other care. Instead of actual car expenses, a standard mileage rate (23 cents per mile for 2015; 23.5 cents per mile for 2014) for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.
Transportation of someone other than the person receiving medical care	Potentially	Will qualify in some cases. Transportation expenses of the following persons will qualify: (1) a parent who must go with a child who needs medical care; (2) a nurse or other person who gives injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) an individual who travels to visit a mentally ill dependent, if such visits are recommended as part of treatment. See Transportation expenses for person to receive medical care and Lodging not at a hospital or similar institution .
Transportation to and from a medical conference	Potentially	See Medical conference admission, transportation, meals, etc.
Treadmill	Potentially	See Exercise equipment or programs; Capital expenses;
Tuition evidencing separate breakdown for medical expenses	Yes	Will qualify to the extent that charges for medical expenses are separately broken down in a bill for tuition for a college or private school and are for specific qualified medical services/items that have been incurred/obtained (and are not premiums for medical care generally). See Student health fee and Insurance premiums .
Tuition for special-needs program	Potentially	Will qualify if the primary purpose is for medical care. Includes reading program for dyslexia. See Learning disability, instructional fees; Schools and education, residential/special; Prepayments
Ultrasound, prenatal	Potentially	Will qualify if used as a diagnostic tool to determine fetal health and development. Won't qualify if for other purposes (e.g., to obtain prenatal snapshots). Also see Genetic testing .

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Umbilical cord blood storage	Potentially	Collection and storage as a precaution to treat a disease or condition that might possibly develop in the future, in case it is needed, is not medical care. But might qualify if there is an existing or imminently probable disease that the umbilical cord blood is intended to treat. For example, the cost of storing cord blood where a newborn has a birth defect and where the cord blood would be needed in the near future might qualify. Also see Blood storage; Stem cell, harvesting and/or storage of; and Prepayments.
Usual and customary charges, excess	Yes	Medical expenses in excess of an insurance plan's usual, customary, and reasonable charges qualify if the underlying expense is for medical care.
Vaccines	Yes	See Immunizations.
Varicose veins, treatment of	Potentially	Such expenses generally won't qualify if the procedure merely improves appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease. May qualify if the procedure promotes the proper function of the body or prevents or treats an illness or disease. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. See Cosmetic procedures.
Vasectomy	Yes	See Sterilization procedures.
Vasectomy reversal	Yes	
Veneers	No	Such expenses generally won't qualify, as veneers are used primarily for cosmetic purposes. See Cosmetic procedures and Teeth whitening.
Veterinary fees	Potentially	Will qualify if the veterinary fees are incurred for the care of a guide dog or other animal used by a disabled person. Otherwise, no.
Viagra	Yes	Will qualify if prescribed by a physician to treat a medical condition. See Drugs and medicines.
Vision correction procedures	Yes	Medical procedures that correct vision, including laser procedures such as Lasik and radial keratotomy, qualify. Also see Laser eye surgery, Lasik and Radial keratotomy.
Vision discount programs	No	Such expenses generally won't qualify. See Insurance premiums. In contrast, expenses for actual medical treatment (such as an eye exam) generally will qualify.
Vitamins	Potentially	Won't qualify if used to maintain general health (e.g., one-a-day vitamins). But under narrow circumstances, vitamins might qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency). To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Prenatal vitamins; Dietary supplements; Special foods
Walkers	Yes	Will qualify if used to relieve sickness or disability.
Wart remover treatments	Potentially	Although not addressed in IRS guidance, we believe such products are for the treatment of a disease and thus would qualify as medical care; must be prescribed, even if available without a prescription. See Drugs and medicines. (Example: Compound W, FreezeAway)
Weight-loss programs and/or drugs prescribed to induce weight loss	Potentially	Weight-loss programs will qualify if recommended by a physician to treat a specific medical condition (such as obesity, heart disease, or diabetes) and not simply to improve general health. However, food associated with a weight-loss program (such as special pre-packaged meals) would not qualify, since it just meets normal nutritional needs. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is normally required. Drugs and medicines must be

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		prescribed, even if available without a prescription. See Diet foods; Drugs and medicines; Exercise equipment or programs; Health club fees; Prepayments; Special Foods
Wheelchair	Yes	If used to relieve sickness or disability, amounts you pay for a wheelchair or autoette and the upkeep costs will qualify. Wheelchair cushions will also qualify as a necessary accessory to the wheelchair.
Wigs	Rx	Might qualify if the wig is prescribed by a physician for the mental health of a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation).
X-ray fees	Yes	Will qualify if the X-rays are performed for medical reasons.
Yeast infection medications	Rx	Must be prescribed, even if available without a prescription. See Drugs and medicines . Example: Monistat

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