

# Eligible Expenses Guide

Use these tables to determine which products and services are considered “qualified medical expenses” under IRS rule and what supplementary documentation you may need to provide for your expenses or retain in case of an audit. See the last page for rules regarding documentation.

Following this table, there is a list detailing eligible Dependent Care FSA expenses.

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Expense	HSA/FSA Eligibility	Supplementary Documentation*
<b>Acne treatment</b>	Yes, with prescription. Cosmetics, moisturizers or other items that merely contain acne fighting ingredients are not eligible.	
<b>Acupuncture</b>	Yes	
<b>Adaptive equipment</b>	Yes, if for a major disability, such as spinal cord injury or for assistance with Activities of Daily Living. No, if for general comfort.	
<b>Air conditioner</b>	Generally no.	
<b>Airfare to medical provider</b>	Generally no. There must be a medical reason why care had to be obtained from a location that necessitated the air travel.	
<b>Air purifier</b>	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition such as a severe allergy.	
<b>Alcohol, alcohol swabs</b>	Yes, with prescription.	
<b>Alcoholism treatment</b>	Yes. Amounts paid for in-patient treatment (including meals and lodging) at therapeutic center for alcohol addiction and outpatient therapy sessions will qualify, as will transportation expenses associated with attending meetings of an Alcoholics Anonymous or similar group in the community.	
<b>Allergy medicine</b>	Yes, with prescription.	
<b>Allergy treatment products; household improvements to treat allergies</b>	Generally no, if the product would be owned even without allergies, such as pillow or a vacuum cleaner. However, an air purifier necessary to treat a specific medical condition might qualify. See Air purifier.	
<b>Alternative healers, dietary substitutes, and drugs and medicines</b>	Maybe. Non-traditional healing treatments provided by a licensed professional may be eligible if provided to treat a specific medical condition. The treatments must be legal, and the expenses do not qualify if the remedy is a food or substitute for food.	

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<b>Ambulance</b>	Yes	
<b>Analgesics</b>	Yes, with prescription.	
<b>Anesthesia</b>	Yes, if used in conjunction with operations that are legal, eligible and aren't cosmetic procedures.	
<b>Annual retainer fee/ Concierge medicine</b>	No	
<b>Antacid</b>	Yes, with prescription.	
<b>Antibiotics (topical)</b>	Yes, with prescription.	
<b>Anti-diarrhea medicine</b>	Yes, with prescription.	
<b>Anti-fungal medicines</b>	Yes, with prescription.	
<b>Antihistamine</b>	Yes, with prescription.	
<b>Anti-itch lotions and creams</b>	Yes, with prescription.	
<b>Antiseptic</b>	Yes, with prescription.	
<b>Arch and insole supports</b>	Yes, with prescription, if used to treat injured or weakened body parts.	
<b>Artificial insemination</b>	Yes, with prescription.	
<b>Artificial limbs</b>	Yes	
<b>Aspirin</b>	Yes, with prescription.	
<b>Asthma preparations</b>	Yes, with prescription.	
<b>Athlete's foot treatments</b>	Yes, with prescription.	
<b>Baby formula</b>	Yes, if for a special formula to treat an illness or disorder. The difference in cost between the special formula and routine baby formula can be reimbursed	

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<b>Baby-sitting and child care</b>	No. Baby-sitting, child care, and nursing services for a normal, healthy baby do not qualify as medical care.	
<b>Bandages, gauze and dressings</b>	Yes	
<b>Bathtub rails, grips and safety items</b>	Yes	
<b>Birth-control pills, procedures and supplies</b>	Yes, including condoms, ovulation kits, Norplant insertion or removal, and abortions.	
<b>Birthing classes</b>	Yes. Though expenses for parenting/newborn care do not qualify.	
<b>Blood pressure monitoring devices</b>	Yes	
<b>Blood storage</b>	Generally no. Temporary storage not to exceed six months may qualify under some circumstances, such as where the blood is stored for use during scheduled elective surgery.	
<b>Blood sugar test kit and test strips</b>	Yes	
<b>Body scan, MRIs and similar diagnostic technologies</b>	Yes. Body scans employing MRIs and similar technologies are diagnostic services.	
<b>Braille books and magazines</b>	Yes, if for a visually impaired person, but only amounts above the cost of regular printed material will qualify.	
<b>Breast pumps and lactation devices</b>	Yes, if the pump assists in lactation.	
<b>Breast reconstruction surgery following mastectomy</b>	Yes, to the extent that surgery was done following a mastectomy due to cancer. This is an exception to the general rules regarding cosmetic procedures.	
<b>Calcium</b>	Yes, with prescription.	
<b>Cane, walking</b>	Yes, if used to relieve sickness or disability.	
<b>Car modifications</b>	Yes, if for physically handicapped persons. Expenses of operating the car do not qualify.	
<b>Chelation therapy</b>	Yes, if used to treat a medical condition such as lead poisoning.	

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<b>Chiropractors</b>	Yes	
<b>Cholesterol diagnostic test</b>	Yes	
<b>Circumcision</b>	Yes	
<b>COBRA premiums</b>	HSA: Yes, COBRA premiums qualify for reimbursement. FSA: No, FSAs are prohibited from reimbursing COBRA premiums.	
<b>Coinsurance amounts and deductibles</b>	Yes, if the underlying service/item qualifies.	
<b>Cold/hot packs</b>	Yes, if sold as medical supplies.	
<b>Cold and flu medicine</b>	Yes, with prescription.	
<b>Cold sore remedy</b>	Yes, with prescription.	
<b>Colon cleansing</b>	Yes, with doctor's directive.	
<b>Commodes, bedside or portable</b>	Yes	
<b>Contact lenses, care and products</b>	Yes. Materials such as lenses, saline solution and enzyme cleaner are qualified, as well as lens storage cases.	
<b>Contact lens/eyeglass replacement insurance (FSA and HSA only)</b>	No. A fee paid to cover the insurance cost of replacement if the lens or glasses are lost or damaged would not qualify. In contrast, the cost of the replacement lens or glasses will qualify.	
<b>Controlled substances in violation of federal law</b>	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).	
<b>Copay amounts</b>	Yes, if the underlying service/item qualifies.	
<b>Cord blood storage</b>	Generally no. Temporary storage not to exceed six months may qualify under some circumstances, such as where the blood is stored for use during scheduled elective surgery.	
<b>Corn and callous cushions and pads</b>	Yes	

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<b>Corn and callous removers or medications</b>	Yes, with prescription.	
<b>Cosmetic procedures</b>	Generally no. There is an exception, however, for procedures necessary to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease—these may qualify. See Breast reconstruction surgery for example.	
<b>Cosmetics</b>	No. Cosmetics are articles used primarily for personal purposes, such as cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks, fingernail polishes, makeup, shampoos, hair colors, toothpastes, and deodorants.	
<b>Cough medicines</b>	Yes, with prescription.	
<b>Counseling</b>	Maybe. If it is provided to treat a medical or mental condition and rendered by a licensed provider, then yes. Life coaching, career counseling and marriage counseling don't qualify.	
<b>CPAP devices</b>	Yes	
<b>Crutches</b>	Yes, whether purchased or rented.	
<b>Decongestant</b>	Yes, with prescription.	
<b>Deductibles</b>	Yes, if the underlying service/item qualifies.	
<b>Defibrillator</b>	Yes	
<b>Dental insurance premiums</b>	No	
<b>Dental treatment</b>	Yes. Includes fees for X-rays, fillings, braces, extractions, dentures, crowns, etc., but not teeth whitening or other cosmetic dentistry.	
<b>Dentures</b>	Yes	
<b>Denture adhesives</b>	Yes	
<b>Dependent day care expenses</b>	No, not even if the payment for dependent care (for example, hiring a babysitter) is so that a covered person can receive medical care.	
<b>Dermatologists</b>	Yes	

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<b>Diabetic supplies</b>	Yes	
<b>Diagnostic items/services</b>	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, and cancer.	
<b>Diaper rash ointments and creams</b>	Yes, with prescription.	
<b>Diapers or diaper service</b>	Generally no. Regular diapers or diaper services for newborns do not qualify. Diapers or diaper services that are used to relieve the effects of a diagnosed medical condition do qualify (see incontinence diapers).	
<b>Diarrhea medicine</b>	Yes, with prescription.	
<b>Dietary supplements</b>	Generally no. The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines do not qualify if they are merely beneficial for general health (e.g., one-a-day vitamins) or used as meal replacement. They might qualify if recommended by a medical practitioner to treat a specific medical condition (e.g., 1,000 mg of Vitamin B-12 daily to treat a specific vitamin deficiency).	
<b>Diet foods</b>	No. Costs of special foods to treat a specific disease (such as obesity) do not qualify. Thus, the costs of food associated with a weight-loss program, such as special prepackaged meals, would not qualify, since they just meet normal nutritional needs.	
<b>Doulas</b>	Yes, if the doula is a licensed health care professional rendering medical care.	
<b>DNA collection and storage</b>	Generally no. Temporary storage not to exceed six months 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.	
<b>Drug addiction treatment</b>	Yes. Amounts paid for in-patient treatment (including meals and lodging), at therapeutic center for drug addiction and outpatient therapy sessions will qualify, as will transportation expenses associated with attending meetings of a Narcotics Anonymous or similar group in the community.	
<b>Drug overdose, treatment of</b>	Yes	

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<b>Drugs and medicines</b>	Yes, if used to treat a specific medical condition. Expenditures for drugs that are for cosmetic purposes or are illegally procured do not qualify.	
<b>Ear drops and medications</b>	Yes, with prescription.	
<b>Ear plugs</b>	Generally no, unless recommended by a medical practitioner for a specific medical condition (for example, to protect surgically implanted ear tubes).	
<b>Ear wax removal product</b>	Yes, with prescription.	
<b>Egg donor fees</b>	Yes. Amounts paid for the egg donor fee, agency fee, egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract qualify.	
<b>Eggs and embryos, storage fees</b>	Generally no. Temporary storage not to exceed six months may qualify, under some circumstances, such as where the eggs and embryos are collected as part of a fertility program for immediate conception. Storage fees for undefined future conception aren't considered medical care.	
<b>Electrolysis or hair removal</b>	No	
<b>Exercise equipment, programs and gym or health club memberships</b>	Generally no. Only if required to treat an illness (such as obesity) or illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. When treatment is no longer needed for the condition, the fees would no longer qualify.	
<b>Eye drops</b>	Yes, with prescription.	
<b>Eye examinations</b>	Yes	
<b>Eye patch</b>	Yes	
<b>Eye surgery</b>	Yes	
<b>Eyeglasses and materials</b>	Yes	
<b>Eyeglass materials</b>	Yes, including materials needed for using the eyeglasses, such as eyeglass frame cleaners.	

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<b>Face creams and moisturizers</b>	No	
<b>Feminine hygiene products (tampons, etc.)</b>	No. These are ordinarily considered as being used to maintain general health. See Toiletries and Cosmetics.	
<b>Fertility treatments</b>	Yes. 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 intra-fallopian transfer). Expenses paid to or for an in vitro surrogate do not qualify. When the treatments are paid for up front at the time of the first visit, reimbursement must be apportioned as services are provided during the treatment plan.	
<b>Fiber supplements</b>	No, if taken daily as a supplement to a normal diet. But fiber supplements would qualify if used to treat a diagnosed medical condition (such as irritable bowel syndrome) until the condition is alleviated.	
<b>Finance charges</b>	No	
<b>First aid cream</b>	Yes, with prescription.	
<b>First aid kits</b>	Yes	
<b>Flu shots</b>	Yes	
<b>Fluoridation or pills</b>	Yes, with prescription, if recommended by a dentist to prevent tooth decay.	
<b>Funeral expenses</b>	No	
<b>Gauze pads</b>	Yes	
<b>Genetic testing</b>	Maybe. To the extent that testing is done to determine possible defects (for example, the possible defects of an unborn child if the mother is over age 35). Testing done just to determine the sex of the fetus does not qualify.	
<b>Glucosamine/ chondroitin</b>	Yes	
<b>Glucose monitoring equipment</b>	Yes. Also see Blood sugar test kits and test strips.	
<b>Guide dog; other service animal</b>	Yes, if the expense is for buying, training and caring for an animal used by a disabled person. Veterinary fees for such animals also qualify as medical care.	

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<b>Hair loss treatment</b>	Generally no, unless treating hair loss due to a specific medical condition.	
<b>Hair removal and transplants</b>	No	
<b>Hand sanitizer</b>	No	
<b>Health insurance premiums</b>	HSA: Only in limited cases. Generally, an HSA cannot reimburse payments for health insurance premiums (neither the account holder nor his or her spouse can pay for high-deductible health plan (HDHP) coverage or other health coverage from the HSA). An HSA can reimburse post-tax expenses for coverage under any of the following: 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: Long-term care insurance premium reimbursements that exceed certain limits will be treated as taxable and may be subject to an additional excise tax. FSA: No.	
<b>Health screenings</b>	Yes	
<b>Hearing aids and batteries</b>	Yes	
<b>Heart rate monitor</b>	Yes	
<b>Hemorrhoid treatments</b>	Yes, with prescription.	
<b>Herbal supplements</b>	Maybe. Examples include: Echinacea, ginkgo biloba, milk thistle, soy, St. John's wort, turmeric, valerian	
<b>Home diagnostic kits</b>	Yes. Testing kits such as blood pressure monitors, cholesterol screening, HIV tests and pregnancy tests will qualify.	
<b>Home modification expenses (wheelchair ramps, etc.)</b>	Maybe. Improvements or special equipment added to a home may qualify if the primary purpose of the expenditure is medical care. How much of the expense would qualify depends on the extent to which the expense permanently improves the property and whether others besides the person with the medical condition will benefit.	
<b>Homeopathic care</b>	Yes, for care rendered by a licensed health care professional providing care for the treatment of a specific illness or disorder.	

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<b>Homeopathic Medicines</b>	Yes, with prescription, for treatment of a specific illness or disorder.	
<b>Hormone replacement therapy (HRT)</b>	Yes, with prescription if used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.); no, if primarily for maintaining general health.	
<b>Hospital services</b>	Yes. Expenses of inpatient care at a hospital or similar institution qualify if the main reason for being there is to get eligible medical care.	
<b>Hot/cold packs</b>	Yes, if sold as medical supplies.	
<b>Household help</b>	No, even if a medical practitioner recommends such help, unless the expenses qualify as nursing services. See Nursing services.	
<b>Humidifier</b>	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition such as a severe allergy.	
<b>Hydrogen peroxide</b>	Yes, with prescription.	
<b>Hypnosis</b>	Yes, for the treatment of a specific illness or disorder if performed by a professional.	
<b>Illegal operations and treatments</b>	No. See Controlled substances.	
<b>Immunizations</b>	Yes. Immunizations to prevent disease (such as tetanus or well-baby shots) will qualify, even if no medical condition has been diagnosed, including those recommended for overseas travel.	
<b>Incontinence diapers and supplies (adult)</b>	Yes	
<b>Insect bite creams and ointments</b>	Yes, with prescription.	
<b>Insulin</b>	Yes. Also, equipment needed to inject the insulin, such as syringes or insulin pumps, qualifies as a medical expense.	
<b>Intellectually and developmentally disabled, special home for</b>	Maybe. The cost of keeping an intellectually and developmentally disabled person in a special home (not a relative's home) on a psychiatrist's recommendation to help that person adjust from life in a mental hospital to community living may qualify. Also see Schools and education, residential.	
<b>Laboratory fees</b>	Yes	

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<b>Lactation consultant</b>	Generally yes. If a woman is having lactation problems and cannot breastfeed her child, then the expense of a lactation consultant helping to overcome this dysfunction might qualify.	
<b>Lactose intolerance medication</b>	Yes, with prescription.	
<b>Language training</b>	Yes, if for a child with dyslexia or a disabled child. School fees for regular schooling don't qualify.	
<b>Laser eye surgery; Lasik</b>	Yes	
<b>Late appointment fees</b>	No	
<b>Laxatives</b>	Yes, with prescription.	
<b>Learning disability, instructional fees</b>	Generally yes. 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 severe learning disabilities caused by mental or physical impairments (such as nervous system disorders) qualify. Also see Schools and education, special.	
<b>Legal fees, general</b>	Generally no. Legal fees for management of a guardianship estate for conducting the affairs of a person being treated or other fees that aren't necessary for medical care and do not qualify as medical care. Legal fees that are necessary to authorize treatment for mental or physical illness will qualify.	
<b>Lice treatment</b>	Yes, with prescription.	
<b>Lifetime care—advance payments</b>	No. Fees or advance payments made to a retirement home or continued care facility are not eligible expenses.	
<b>Lodging at a hospital or similar institution</b>	Yes. Expenses of inpatient care (plus meals) at a hospital or similar institution qualify if the main reason for being there is to get medical care.	
<b>Lodging not at a hospital or similar institution</b>	Yes, up to \$50 per night per person 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. Expenses for food and beverages are not eligible.	

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<b>Lodging of a companion</b>	Yes, if accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital are also met. If both parents are traveling with a sick child, up to \$100 may qualify (\$50 for each person). Meals for the companion are not eligible.	
<b>Lodging while attending a medical conference</b>	No	
<b>Magnetic therapy wraps</b>	Yes	
<b>Magnifying glasses</b>	Yes	
<b>Makeup</b>	No	
<b>Marriage and family counseling</b>	No	
<b>Massage therapy</b>	Generally no. The costs of a massage just to improve general health don't qualify. However, if the massage therapy was recommended by a physician to treat a specific injury or trauma, then it would qualify.	
<b>Mastectomy-related special bras</b>	Yes	
<b>Maternity clothes</b>	No	
<b>Mattresses</b>	Only unique mattresses specifically described and prescribed by a physician to treat a specific medical condition will be considered.	
<b>Medical alert bracelet or necklace</b>	Yes	
<b>Medical conference admission, transportation, meals, etc.</b>	Yes. Expenses for admission and transportation to a medical conference qualify, if the conference relates to a chronic disease suffered by a covered person and if the conference is primarily for and essential to the person in need of medical care. 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.	
<b>Medical monitoring and testing devices</b>	Yes. Examples of such devices are blood pressure monitors, syringes, glucose kit, etc.	
<b>Medical newsletter</b>	No. Although a newsletter may discuss current information about treatments for a specific medical condition, the newsletter itself does not directly treat the condition.	

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<b>Medical records charges</b>	Yes. For example, the fee associated with copying or transferring medical records to a new medical practitioner or for storing and maintaining medical records electronically will qualify.	
<b>Medical services</b>	Yes. This is a very broad category, and includes expenditures for legal medical services recommended by physicians, surgeons, specialists, and other medical practitioners.	
<b>Medicated lip balm</b>	Yes, with prescription.	
<b>Menstrual pain relievers</b>	Yes, with prescription.	
<b>Midwives</b>	Yes	
<b>Mileage when driving to medical provider</b>	Yes, up to the IRS designated medical mileage rate.	
<b>Missed appointment fees</b>	No	
<b>Motion sickness bands and supplies</b>	Yes	
<b>Motion sickness medicines</b>	Yes, with prescription.	
<b>Mouthwash</b>	No, even if a dentist recommends it to treat a medical condition like gingivitis. See Toiletries and Cosmetics.	
<b>Nasal allergy sprays</b>	Yes, with prescription.	
<b>Nasal moistening sprays and products (saline-based)</b>	Yes	
<b>Nasal strips</b>	Yes	
<b>Naturopathic healers, dietary substitutes and drugs and medicines</b>	Maybe. Non-traditional healing treatments provided by a licensed professional may be eligible if provided to treat a specific medical condition. The treatments must be legal, and the expenses do not qualify if the remedy is a food or substitute for food that the person would normally consume in order to meet nutritional requirements.	
<b>Nicotine gum or patches</b>	Yes, with prescription.	

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<b>Nursing services provided by nurse or other attendant, including home care</b>	Yes, wages, employment taxes, and other amounts paid for nursing will qualify, whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, as long as the services are of a kind generally performed by a nurse, such as giving medication or changing dressings, as well as bathing and grooming. If the person providing nursing services also provides household and personal services, the amounts must be accounted for separately and would not be eligible.	
<b>Nursing services for a baby</b>	No, not if the baby is normal and healthy.	
<b>Nutritional supplements</b>	Maybe, if used to treat a specifically diagnosed medical condition. Not if the expense is for general health.	
<b>Nutritionists</b>	Maybe, if the treatment relates to a specifically diagnosed medical condition. Not if the expense is for general health.	
<b>Obstetrical expenses</b>	Yes	
<b>Occlusal guards to prevent teeth grinding</b>	Yes	
<b>Occupational therapy</b>	Yes, if the treatment relates to or alleviates a medical condition.	
<b>Optometrist</b>	Yes	
<b>Oral pain relief medicine</b>	Yes, with prescription.	
<b>Orthodontia, including braces</b>	Generally yes. When an orthodontic treatment plan is pre-paid upfront or paid in fixed installments, the reimbursements can be tied to the payment cycle and do not need to be apportioned as services are provided during the treatment plan.	
<b>Orthopedic inserts</b>	Maybe, with doctor directive.	
<b>Orthopedic shoes</b>	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition.	
<b>Orthotics</b>	Yes	
<b>Osteopath fees</b>	Yes	
<b>Ovulation monitor</b>	Yes	

\* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.

## Eligible Expenses Guide

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Expense	HSA/FSA Eligibility	Supplementary Documentation*
<b>Oxygen and oxygen equipment</b>	Yes	
<b>Pain reliever</b>	Yes, with prescription.	
<b>Parking fees while receiving medical care</b>	Yes	
<b>Pediatrician</b>	Yes	
<b>Personal trainer fees</b>	Generally no. Only if required to treat an illness (such as obesity or rehabilitation after back surgery) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. When treatment is no longer needed, the fees would no longer qualify.	
<b>Physical exams</b>	Yes	
<b>Physical therapy</b>	Yes	
<b>Porcelain veneers</b>	No, considered cosmetic.	
<b>Pregnancy test kits</b>	Yes	
<b>Prenatal vitamins</b>	Yes	
<b>Pre-payments</b>	Generally, no. Pre-payments for services/items that have not yet been incurred/obtained are not reimbursable. The two exceptions are for orthodontia and for labor/delivery charges. When an orthodontic treatment plan or delivery expense is pre-paid upfront or paid in fixed installments, the reimbursements can be tied to the payment cycle and do not need to be apportioned as services are provided during the treatment plan.	
<b>Prescription drugs</b>	Yes, if used to treat a specific medical condition. Expenditures for drugs that are for cosmetic purposes or are illegally procured (such as imported from Canada) do not qualify.	
<b>Prescription drug discount programs</b>	No. If an individual pays a fee to get a card that provides for a discount on all drugs, the fee would not qualify. In contrast, the cost of a prescribed drug generally will qualify.	
<b>Preventive care screenings</b>	Yes, if the tests are designed to assess symptoms of a medical diagnosis, including clinic and home testing kits for blood pressure, glaucoma, cataracts, hearing, cholesterol, etc.	

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Expense	HSA/FSA Eligibility	Supplementary Documentation*
<b>Probiotics</b>	Generally no. The costs just to improve general health don't qualify. However, if the probiotic was recommended by a physician to treat a specific medical condition, then it would qualify.	
<b>Prosthesis</b>	Yes	
<b>Psychiatric care</b>	Yes	
<b>Psychoanalysis</b>	Yes	
<b>Psychologist</b>	Yes	
<b>Radial keratotomy</b>	Yes. Corneal ring segments (removable plastic half-rings that correct vision) would also qualify. See Laser eye surgery and Vision correction procedures.	
<b>Reading glasses</b>	Yes	
<b>Rogaine</b>	No. Potentially qualifying expense if recommended by a medical practitioner for a specific medical condition.	
<b>Safety glasses</b>	Generally no. Non-prescription safety glasses would generally not qualify unless recommended by a physician to alleviate an eye condition.	
<b>Sales tax</b>	Yes. Sales tax on medical services and products would qualify.	
<b>Schools and education, residential</b>	Generally no. Certain payments made to a residential school or program to treat individuals for behavioral, emotional, and/or addictive conditions qualify if the primary purpose of the program is medical care; educational services can be an incidental but not primary component.	
<b>Schools and education, special</b>	Maybe. Payments made to a special school for an intellectually, developmentally or physically disabled person qualify if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect. Meals, lodging, and ordinary education supplied by the special school are only treated as medical care if the child is at the school primarily for relieving the disability. If the child is at the school simply to benefit from the courses and disciplinary methods, the expenses won't qualify.	
<b>Seasonal Affective Disorder (SAD) Light</b>	Yes, with prescription.	

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Expense	HSA/FSA Eligibility	Supplementary Documentation*
<b>Service animal</b>	Yes, if the expense is for buying, training and caring for an animal used by a disabled person. Veterinary fees for such animals also qualify as medical care.	
<b>Shipping and handling fees</b>	Yes. Shipping and handling on medical services and products would qualify.	
<b>Shower chairs</b>	Yes, if required on account of a disability.	
<b>Sinus medication</b>	Yes, with prescription.	
<b>Skin moisturizer</b>	No	
<b>Sleeping aid</b>	Yes, with prescription.	
<b>Smoking cessation medicines</b>	Yes, with prescription.	
<b>Smoking cessation programs</b>	Yes	
<b>Sore throat pain relief</b>	Yes, with prescription.	
<b>Special education</b>	Generally no. Costs for classes designed to have a beneficial effect on the child's attitude would not qualify. Expenses paid on a doctor's recommendation to treat learning disabilities caused by mental or physical impairments would qualify as long as any ordinary education received is incidental to the special education provided.	
<b>Special foods</b>	No. Costs of special foods to treat a specific disease do not qualify. Thus, the costs of food associated with a gluten-free or salt-free diet would not qualify, since they just meet normal nutritional needs.	
<b>Speech therapy</b>	Yes	
<b>Sperm storage fees</b>	Generally no. Temporary storage not to exceed six months may qualify under some circumstances, such as where the sperm is collected as part of a fertility program for immediate conception. Storage fees for undefined future conception aren't considered to be for medical care.	

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Expense	HSA/FSA Eligibility	Supplementary Documentation*
<b>Stem cell, harvesting and/or storage of</b>	Maybe, if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and temporary storage of 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. "Temporary" means it is stored and used within the same plan year. See DNA collection and storage; Pre-payments and Umbilical cord, freezing and storing of.	
<b>Sterilization procedures</b>	Yes	
<b>Sterilization reversal</b>	Yes	
<b>Student health fee</b>	No, if the fee is simply the cost of belonging to the program - such fees are analogous to insurance premiums and don't qualify.	
<b>Substance abuse treatment</b>	Yes. Amounts paid for in-patient treatment (including meals and lodging), at therapeutic center for drug addiction and outpatient therapy sessions will qualify. Transportation expenses associated with attending meetings of a Narcotics Anonymous or similar group in the community would also qualify if attending due to a physician's advice that membership is necessary to treat alcoholism.	
<b>Sunglasses</b>	Yes, if they are prescription sunglasses. Allowable amounts include the expenses of eye examinations and eyeglasses and lenses needed for medical reasons. Non-prescription sunglasses or sunglass clip-ons would generally not qualify unless recommended by a physician to alleviate an eye condition.	
<b>Sunburn creams and ointments</b>	Yes	
<b>Sunscreen</b>	Yes, if SPF 15+, containing UVA and UVB protection.	
<b>Sun tan lotion</b>	No	
<b>Supports, splints and braces</b>	Yes	
<b>Surgery and operations</b>	Yes, if legal and non-cosmetic.	
<b>Surrogate expenses</b>	Generally no, even if they are for medical care of the surrogate or her unborn child. The procedure must be performed upon the participant, his or her spouse or dependent in order to be medical care.	

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<b>Syringes</b>	Yes	
<b>Taxi fare to medical provider</b>	Yes	
<b>Teething medication</b>	Yes, with prescription.	
<b>Teeth whitening</b>	No, if tooth discoloration is simply the result of aging and the whitening is done for cosmetic purposes. If tooth discoloration was caused by disease, birth defect, or injury, expenses for teeth whitening may qualify.	
<b>Telephone for hearing impaired persons</b>	Yes, for the expenses of buying and repairing special telephone equipment for a hearing impaired person.	
<b>Therapy</b>	Yes, if provided for medical care (and not just for the general improvement of mental health, relief of stress, or personal enjoyment).	
<b>Thermometers and fever strips</b>	Yes	
<b>Toiletries and Cosmetics</b>	No. A toiletry is an article or preparation that is used in the process of dressing and grooming oneself. Examples include toothpaste, shaving cream or lotion, and cologne.	
<b>Tooth extraction</b>	Yes	
<b>Toothache relievers</b>	Yes, with prescription.	
<b>Toothbrushes and toothpaste</b>	No, even if a dentist recommends special kind (such as electric or battery-powered ones) to treat a medical condition like gingivitis. Toothbrushes and toothpaste are used primarily to maintain general health - a person would still use one even without the medical condition.	
<b>Transplants</b>	Yes. Includes surgical, hospital, and laboratory services, and transportation expenses for organ donors.	
<b>Transportation expenses for person to receive medical care</b>	Yes, if the expenses are primarily for and essential to medical care. These include car expenses, bus, taxi, train, plane, and ferry fares, and ambulance services. Instead of actual car expenses, a standard mileage rate (re-stated each year) for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.	

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Expense	HSA/FSA Eligibility	Supplementary Documentation*
<b>Transportation of someone other than the person receiving medical care</b>	Yes, in some limited cases. Transportation expenses of the following persons will qualify: (1) parent who must go with a child who needs medical care; (2) 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) 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.	
<b>Truss, hernia belt</b>	Yes	
<b>Tuition for special needs program</b>	Yes, if the primary purpose is for medical care. Includes reading program for dyslexia.	
<b>Ultrasound, pre-natal</b>	Yes	
<b>Umbilical cord, freezing and storing of</b>	Generally, no. Temporary storage not to exceed six months may qualify if there is a specific medical condition that the umbilical cord 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. Collection and storage indefinitely, just in case it is needed, is not medical care.	
<b>Usual and customary charges, excess</b>	Yes. Medical expenses in excess of an insurance plan's usual, customary, and reasonable charges qualify if the underlying expense is for medical care.	
<b>Vaccines</b>	Yes. Vaccinations to prevent disease (such as tetanus or well-baby shots) or as recommended for overseas travel will qualify, even if no medical condition has been diagnosed.	
<b>Varicose veins, treatment of</b>	Generally no, if the procedure merely improves appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease.	
<b>Vasectomy</b>	Yes	
<b>Vasectomy reversal</b>	Yes	
<b>Veterinary fees</b>	Yes, if the veterinary fees are incurred for the care of a guide dog or other service animal used by a disabled person. Otherwise, no.	
<b>Vision care, including vision correction procedures</b>	Yes	

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<b>Vision discount programs</b>	No. A fee paid to get a card that provides for a discount on vision services and equipment would not qualify. In contrast, the cost of the actual medical treatment, such as the eye exam, generally will qualify.	
<b>Vision insurance premiums</b>	No. FSAs are prohibited from reimbursing insurance premiums, and they are not eligible expenses under an HSA.	
<b>Vitamins</b>	No, if they are used to maintain general health. 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).	
<b>Vitamins, pre-natal</b>	Yes	
<b>Walkers</b>	Yes	
<b>Warranties</b>	No, they are considered insurance premiums. In contrast, the cost of the underlying medical supply may qualify.	
<b>Wart remover treatments</b>	Yes, with prescription.	
<b>Weight loss drugs</b>	Yes, with prescription.	
<b>Weight loss procedures or surgery</b>	Yes, if legal and non-cosmetic.	
<b>Weight-loss programs</b>	Yes, if the weight-loss program is recommended by a physician to treat an existing disease (such as obesity, heart disease, or diabetes) and is not simply to improve general health. However, the costs of food associated with a weight-loss program would not qualify, since it just meets normal nutritional needs.	
<b>Well baby/well child care</b>	Yes	
<b>Wheelchair</b>	Yes	
<b>Wigs</b>	Maybe, if the wig is for a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation).	
<b>Witch Hazel</b>	Yes, with prescription.	
<b>X-ray fees</b>	Yes	

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# Eligible Expenses Guide

## Expenses That May Be Reimbursed Under a Dependent Care FSA

Dependent Care Account funds cover care costs for your eligible dependents while you are at work or looking for work. Use this table to determine eligibility for dependent care related items. Please note that payments in advance are not eligible, and children must be under the age of 13.

**Dependent Care FSA Funds**—Submit required documentation with your manual claim.

Expense	Dependent Care FSA Eligibility
<b>After-school care</b>	Yes, if used to enable the employee and spouse to be gainfully employed.
<b>Assisted living, custodial care and elder care</b>	Generally no, unless expenses are attributable to well-being and protection, the person in custody is a qualifying individual, and the qualifying individual (other than a qualifying child under age 13) still spends at least eight hours each day in the employee's household. Elder day care attributable to well-being and protection will often qualify, but around the clock care in a nursing home will not.
<b>Au pair</b>	Yes. In addition, an upfront fee paid to employ an au pair may qualify if it must be paid in order to obtain care, but it would be pro-rated over the duration of the agreement.
<b>Baby-sitter, employee's child under age 19</b>	No, if baby-sitter is under age 19 and is the child or step-child of the employee or is otherwise claimed as a dependent by the employee or spouse.
<b>Baby-sitter, not employee's child under age 19</b>	Yes, if used to enable the employee and spouse to be gainfully employed.
<b>Before-school care</b>	Yes, if used to enable the employee and spouse to be gainfully employed.
<b>Boarding school</b>	No
<b>Camp (overnight)</b>	No
<b>Clothing</b>	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
<b>Day camp</b>	Yes
<b>Day care center</b>	Yes
<b>Educational services</b>	No, expenses for educational purposes are not covered.
<b>Extended day care</b>	Yes
<b>Entertainment</b>	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
<b>Extra-Curricular/Special Activities</b>	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
<b>Family day care (child care provided in the home of the provider)</b>	Yes
<b>FICA and FUTA taxes of day care provider</b>	Yes, provided that the overall expenses of the care provider qualify.

# Eligible Expenses Guide

**Dependent Care FSA Funds**—Submit required documentation with your manual claim.

Expense	Dependent Care FSA Eligibility
<b>Food</b>	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
<b>Home care (child care provided in the home of the employee)</b>	Yes
<b>Housecleaning services</b>	No
<b>Incidental expenses</b>	No, if charged separately from dependent care expenses. May be eligible if incidental to and inseparable from the dependent care expense. This includes charges for special activities, food and snacks, etc.
<b>Kindergarten</b>	No. Such expenses are primarily educational in nature, regardless of half- or full-day, private or public school, state-mandated or voluntary.
<b>Late payment fee</b>	No
<b>Late pick-up fee</b>	Yes, if fee is charged to take care of the qualifying individual when the individual was picked up late.
<b>Nanny</b>	Yes
<b>Nursery school</b>	Yes
<b>Nursing home</b>	No
<b>Placement fees for finding a dependent care provider</b>	Yes, if required in order to obtain eligible care, but it would be pro-rated over the duration of the agreement.
<b>Prepaid fees</b>	No. Pre-payments for dependent care services that have not yet been incurred are not reimbursable. Can be reimbursed after the services are rendered.
<b>Pre-school</b>	Yes
<b>Recreation</b>	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
<b>Registration fees</b>	Yes, if required in order to obtain eligible care, but it would be pro-rated over the duration of the agreement.
<b>Sick child facility</b>	Generally yes, when the expenses are incurred to enable the employee and spouse to go to work when the child is ill – in other words, the primary purpose is still for child care, not medical care.
<b>Sick employee (care for dependent when sick employee stays home)</b>	No
<b>Summer day camp</b>	Yes
<b>Transportation expenses</b>	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
<b>Tuition</b>	No, expenses for educational purposes are not covered.
<b>Tutor</b>	No, expenses for educational purposes are not covered.

# Eligible Expenses Guide

Hundreds of expenses are eligible for HSA and FSA funds, including prescriptions, doctor office copays, health insurance deductibles, coinsurance, dental and vision. Funds can even be used for eligible expenses for your spouse or eligible dependents.

Since these accounts are tax-advantaged, the IRS has very specific rules regarding how the funds may be used. In order to comply with IRS requirements and to qualify for reimbursement, you must keep or submit certain records about expenses you paid out of these accounts.

## Documentation

Both HSA and FSA withdrawals require documentation that must include: patient name, description of service or product, date of service or purchase, provider/merchant name, and amount charged or paid. Non-itemized cash register tapes, credit card receipts and cancelled checks alone are not adequate documentation.

To comply with IRS rules, records must sufficiently show that:

- The distributions were exclusively to pay or reimburse qualified medical expenses
- The qualified medical expenses had not been previously paid or reimbursed from another source

For some expense types, supplementary documentation from your health care provider is required. These documents include doctors' directives, letters of medical necessity and prescriptions. The items that require this supplementary documentation are noted in the right-hand column on the previous pages.

## HSA Funds

HSA withdrawals and expenditures do not need to be reviewed and approved. However, documentation such as receipts and Explanation of Benefits (EOB) statements should be saved for tax purposes. Do not send these records with your tax return. Keep them with your tax records in case you are ever audited by the IRS.

## FSA Funds

FSA withdrawals and expenditures must be reviewed and approved. Many expenditures streamlined from the health plan are automatically approved as an eligible expense, however some charges cannot be approved automatically and require supporting documentation. Manually submitted claims require supporting documentation, including receipts and Explanation of Benefits (EOB) statements.