

# FSA & HSA Eligible Expenses

Eyeglasses. Orthodontics. Flu shots. Just because they aren't typically covered by health insurance doesn't mean you don't need them. To help offset the expense, a Flexible Spending Account (FSA) allows you to set aside a portion of your paycheck using pre-tax dollars. The below lists may help determine whether an expense is eligible:

*Important Note: This list is not meant to be all-inclusive. For a full list please refer to IRS Code Section 213(d).*

- Eligible health care expenses
- Potentially Eligible health care expenses
- Ineligible health care expenses
- Eligible dependent care expenses
- Ineligible dependent care expenses

## Health Care Expenses

### ELIGIBLE HEALTHCARE EXPENSES

#### Over-the-Counter

- Allergy medicine
- Antacids/acid reducers
- Anti-itch creams
- Antihistamines
- Bandages
- Callous and corn removers
- Cold and flu medicine
- Cold sore/fever blister ointments
- Cough suppressants
- Crutches
- Cushions, pads, arch supports
- Eye drops
- Face masks
- First-Aid kits
- Gauze and gauze pads
- Hand sanitizer
- Heating pads
- Hot/cold packs
- Hydrogen Peroxide
- Incontinence supplies for adults
- Laxatives
- Medical tape
- Menstrual care products
- Pain relievers
- Pedialyte for child's dehydration
- Rubbing alcohol
- Sanitizing wipes
- Sunscreen (SPF 15+)
- Supports and braces
- Thermometers
- Toothache/teething gels

#### Other Eligible Healthcare Expenses (click below for more detail)

Caring for the Handicapped	Lab Exams & Tests	Routine/Preventative Care
Child Birth	Medical Equipment	Specialists
Dental	Medical Procedures	Therapy
Family Planning	Medicines & Drug	Vision
Hearing	Miscellaneous	

### POTENTIALLY ELIGIBLE HEALTHCARE EXPENSES

Potentially eligible expenses require a [Letter of Medical Necessity](#) or a prescription from your provider in order to be eligible from the FSA account. Because the items are conditionally eligible, the Benny Card may not be approved at the point of sale. It is simple to submit a claim through the Mobile App or through your online account for a quick reimbursement payment.

- Christian Science practitioner
- Compression hosiery (for treatment of varicose veins)
- Dancing/Exercise/Fitness Programs
- Doula
- Exercise Equipment/Personal Trainers
- Fiber supplements
- Glucosamine/Chondroitin
- Handicap automobile modifications
- Health Club Dues
- Herbal supplements
- Humidifier
- Lactation consultant
- Language training for disabled child

- Lead-based paint removal
- Massage
- Mentally handicapped or disabled person's cost for special home
- Nutritionist
- Orthopedic shoes (to the extent the cost exceeds that of normal shoes)
- Prenatal vitamins
- Psychoanalysis
- Psychologist
- Stem cell harvesting
- Vitamins or nutritional supplements
- Weight-loss program
- Wig

### INELIGIBLE HEALTHCARE EXPENSES

- Cosmetic Surgery/Procedures
- Diaper Service
- Electrolysis
- Hair Loss Medication
- Hair Transplant
- Insurance Premiums and Interest
- Laser hair removal

- Long-Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- Surface disinfectant (ex. Clorox or Lysol Wipes)
- Swimming Lessons
- Teeth Bleaching or Whitening
- Toothbrush (even if recommended by Dentist)

### ELIGIBLE HEALTHCARE EXPENSE DETAILS

<p><b>Caring for the Handicapped</b></p> <ul style="list-style-type: none"> <li>• Service dog</li> <li>• Special education for the blind</li> <li>• Tuition at special school for handicapped</li> </ul>	<p><b>Child Birth &amp; Well-Being</b></p> <ul style="list-style-type: none"> <li>• Breast pumps &amp; lactation supplies</li> <li>• Birthing/Lamaze</li> <li>• Childbirth expenses (physician, hospital, etc.)</li> <li>• Midwife services</li> </ul>
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<p><b>Dental</b></p> <ul style="list-style-type: none"> <li>• Bridges</li> <li>• Crowns (non-cosmetic)</li> <li>• Dentures and care products</li> <li>• Exams and teeth cleaning</li> <li>• Fillings</li> <li>• Gum treatment</li> <li>• Implants</li> <li>• Occlusal guards</li> <li>• Oral surgery</li> <li>• Orthodontia</li> <li>• Root canals</li> <li>• X-Rays</li> </ul>	<p><b>Family Planning</b></p> <ul style="list-style-type: none"> <li>• Condoms</li> <li>• Fertility treatments</li> <li>• Oral contraceptives</li> <li>• Pregnancy test kit</li> <li>• Tubal ligation</li> <li>• Vasectomy</li> </ul>
<p><b>Hearing</b></p> <ul style="list-style-type: none"> <li>• Hearing aid devices and batteries</li> <li>• Hearing exams</li> <li>• Telephone for the hearing impaired</li> </ul>	<p><b>Lab Exams &amp; Tests</b></p> <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Body scans</li> <li>• Cardiographs</li> <li>• Cholesterol testing</li> <li>• Laboratory fees</li> <li>• Mammograms</li> <li>• Radiology</li> <li>• Urine/stool analysis</li> <li>• X-Rays</li> </ul>
<p><b>Medical Equipment</b></p> <ul style="list-style-type: none"> <li>• Artificial limb/prosthetics</li> <li>• Asthma flow meters</li> <li>• Autoette/wheelchair</li> <li>• Blood pressure monitors</li> <li>• Blood sugar test kit/strips</li> <li>• Custom orthotic</li> <li>• Diabetic Supplies</li> <li>• Glucose kits, monitors and testers</li> <li>• Heart rate monitors</li> <li>• Medic-alert bracelet</li> <li>• Nebulizers/Vaporizers</li> <li>• Prosthesis</li> <li>• Syringes</li> </ul>	<p><b>Medical Procedures</b></p> <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Breast reconstruction surgery (following mastectomy due to disease)</li> <li>• Operations (non-cosmetic)</li> <li>• Organ donor's medical expenses</li> <li>• Surgical fees</li> </ul>

<p><b>Medicines &amp; Drugs</b></p> <ul style="list-style-type: none"> <li>• Insulin</li> <li>• Prescription Drugs</li> </ul>	<p><b>Miscellaneous</b></p> <ul style="list-style-type: none"> <li>• Ambulance service</li> <li>• Co-insurance and co-pays</li> <li>• Deductible eligible expenses</li> <li>• Hospital services</li> <li>• Transportation expenses incurred for the rendering of medical services</li> <li>• Routine or Preventative Care</li> <li>• Flu shots</li> <li>• Immunizations/Vaccinations</li> <li>• Physical exams</li> </ul>
<p><b>Specialists</b></p> <ul style="list-style-type: none"> <li>• Chiropractor</li> <li>• Dermatologist</li> <li>• Osteopath</li> <li>• Psychiatrist</li> </ul>	<p><b>Therapy</b></p> <ul style="list-style-type: none"> <li>• Alcoholism treatments</li> <li>• Drug dependency treatments</li> <li>• Physical therapy</li> <li>• Smoking cessation programs</li> <li>• Speech therapy</li> </ul>
<p><b>Vision</b></p> <ul style="list-style-type: none"> <li>• Artificial eyes</li> <li>• Contact lenses &amp; cleaning solutions</li> <li>• Eye examinations</li> <li>• Eye surgery</li> <li>• Eyeglasses</li> <li>• Laser eye surgery/LASIK</li> <li>• Prescription sunglasses</li> <li>• Seeing eye dog and its upkeep</li> </ul>	

### Dependent Care Expenses

Eligible expenses under a Dependent Care FSA are defined as those that enable the participant or the participant's spouse to work or to look for work. For purposes of a Dependent Care FSA plan, a "qualified dependent" must be under the age of 13, unless mentally or physically handicapped. Per IRS regulations, the service provider cannot be an individual under the age of 19 whom a personal tax exemption may be claimed and/or a child of the participant or spouse

### ELIGIBLE DEPENDENT CARE EXPENSES

- After-school care or extended day programs
- Babysitters (not for social events)
- Caregivers for a disabled spouse or dependent who lives with the participant
- Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center
- Day camps
- Nursery schools
- Transportation services provided by the dependent care provider

## INELIGIBLE DEPENDENT CARE EXPENSES

- Babysitting for social events
- Educational expenses
- Expenses deducted from personal income tax return (dependent care)
- Kindergarten
- Overnight camps

Still have questions? Please [Contact Us](#) for more detailed information on eligible expenses not included on this list.

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