

# What is Covered Under My Medical FSA/HSA?

Eligible medical expenses are those incurred primarily to alleviate or prevent a physical or mental defect or illness. They do not include expenses that are merely beneficial to general health, such as vitamins or a vacation. Qualified medical expenses are designated by the IRS. They include medical, dental, vision and prescription expenses. See [IRS Publication 502](#) for a list of specific examples. Some highlights include:

## ELIGIBLE EXPENSES

- Co-Payments
- Deductibles
- Physical Therapy
- Eyeglasses
- Contact Lenses/Supplies
- Dental Expenses
- Laser Eye Surgery
- OTC Medicines such as pain relievers and allergy medicine (effective 1/1/2020 as part of the CARES Act) \*\*\*

## POTENTIALLY ELIGIBLE 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.

- Compression Hose
- Exercise/Fitness Programs
- Herbal Supplements
- Humidifier
- Massage
- Psychologist
- Weight Loss Programs
- Wigs

## INELIGIBLE EXPENSES

- Cosmetic Surgery
- Teeth Whitening
- Insurance Premiums
- Marriage Counseling
- Personal hygiene products

For additional information on eligible expenses, please click on the link below:

[FSA & HSA Eligible Expenses](#)

\*\*\*The CARES Act was enacted on March 27, 2020. An updated list of eligible OTC items is expected to be made available to participating merchants on April 15, 2020. While we anticipate that many retailers will start making these updates to their point of sale systems as soon as the new list is available, these updates will take time to implement. If an eligible item is declined when using the Benny card, please use an alternate payment method and [submit a claim for reimbursement](#).

**Still have questions? [Contact Us](#) for additional resources.**