



# Health Care FSA Eligible and Ineligible Expenses

Your Health Care Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses that qualify as federal income tax deductions under Section 213(d) of the Internal Revenue Code. Health Care FSA dollars can be used to reimburse you for medical and dental expenses incurred by you, your spouse or eligible dependents.

Below you'll find sample lists of expenses currently **eligible** and **not eligible** by the Internal Revenue Service. These lists are not necessarily inclusive or exclusive, *and may be subject to change* based on regulations, IRS revenue rulings and case law. It is solely based on our current interpretation of IRC Section 213(d) and is not intended to be legal advice.

## Eligible Expenses

### BABY/CHILD TO AGE 13

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

### DENTAL

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

### EYES

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

### HEARING

- Hearing Aids and Batteries
- Hearing Exams

### LAB EXAMS/TESTS

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

### MEDICATIONS

- Insulin
- Prescription Drugs

### MEDICAL EQUIPMENT/SUPPLIES

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

### OBSTETRICS

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

### PRACTITIONERS

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

### MEDICAL PROCEDURES/SERVICES

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

### THERAPY

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

**\*Expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a note of medical necessity from your health care provider to qualify for reimbursement.**



The IRS now allows for the reimbursement of certain Over-the-Counter (OTC) items to be purchased with Health Care FSA funds. There is no need for a prescription or doctor's note. You may utilize your HG Advantage Card for these purchases.

## Eligible Over-the-Counter Items

### BABY ELECTROLYTES & DEHYDRATION

- Pedialyte, Enfalyte

### CONTRACEPTIVES

- Unmedicated condoms

### DENTURE ADHESIVES, REPAIR, & CLEANSERS

- PoliGrip, Benzodent, Efferdent
- Plate Weld

### DIABETES TESTING & AIDS

- Ascencia
- One Touch
- Diabetic Tussin
- Insulin Syringes, Glucose Products

### DIAGNOSTIC PRODUCTS

- Thermometers
- Blood Pressure Monitors
- Cholesterol Testing

### EAR CARE

- Unmedicated Ear Drops
- Syringes
- Ear Wax Removal

### ELASTICS/ATHLETIC TREATMENTS

- ACE and Elastic Bandages
- Braces
- Hot/Cold Therapy
- Orthopedic Supports

### EYE CARE

- Contact Lens Care

### FAMILY PLANNING

- Pregnancy Test
- Ovulation Kits

### FIRST AID DRESSINGS & SUPPLIES

- Band Aid
- 3M Nexcare
- Non-Sport Tapes

### FOOT CARE TREATMENT

- Unmedicated Corn/Callus Treatments
- Devices
- Therapeutic Insoles

### GLUCOSAMINE AND/OR CHONDROITIN

- Osteo-Bi-Flex
- Cosamin D
- Flex-a-min Nutritional Supplements

### HEARING AID/ MEDICAL BATTERIES

### HOME HEALTH CARE (limited segments)

- Walking Aids
- Ecubitis/Pressure Relief
- Enteral/Parenteral Feeding Supplies
- Patient Lifting Aid
- Orthopedic Braces/Supports
- Splints & Casts
- Hydrocollators
- Nebulizers
- Unmedicated Wound Care

### INCONTINENCE PRODUCTS

- Attends, Depends
- GoodNites for Juvenile Incontinence
- Prevail

### NASAL CARE

- Saline Nasal Spray

### PRENATAL VITAMINS

- Prenatal Vitamins

### READING GLASSES & MAINTENANCE ACCESSORIES

## NOW ELIGIBLE - Over-the-Counter Items

- Acid Controllers
- Acne Medications
- Allergy & Sinus
- Antibiotic Products
- Antifungal (Foot)
- Antiparasitic Treatments
- Antiseptics & Wound Cleansers
- Anti-diarrhea
- Anti-gas
- Anti-itch & Insect Bite
- Baby Electrolytes & Dehydration
- Baby Rash Ointments & Creams
- Baby Teething Pain
- Cold Sore Remedies
- Contraceptives (non-condom products)

- Cough, Cold & Flu
- Denture Pain Relief
- Digestive Aids
- Ear Care
- Eye Care
- Feminine Antifungal & Anti-itch
- Fiber Laxatives (bulk forming)
- First Aid Burn Remedies
- Foot Care Treatment
- Hand Sanitizer (for fighting COVID)
- Hand Sanitizing Wipes (for fighting COVID)
- Hemorrhoidal Preparations
- Homeopathic Remedies
- Incontinence Protection & Treatment Products

- Laxatives (non-fiber)
- Masks, medical and non-medical (for fighting COVID)
- Medicated Nasal Sprays, Drops & Inhalers
- Medicated Respiratory Treatments & Vapor Products
- Menstrual Cups, Liners, Pads, & Sponges
- Motion Sickness
- Oral Remedies or Treatments
- Pain Relief (Oral and Topical)
- Skin Treatments
- Sleep Aids & Sedatives
- Smoking Deterrents
- Stomach Remedies
- Sunscreen (SPF 15 and over)
- Tampons
- Unmedicated Vapor Products

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



Currently, the IRS does **NOT** allow the following expenses to be reimbursed under Health Care FSAs as they are not prescribed by a physician for a specific ailment. Here's a sample list of **INELIGIBLE EXPENSES**.

### Ineligible Expenses

- |  |                                 |                                |
|--|---------------------------------|--------------------------------|
| ▪ Allergy Pillows, Air Purifiers, Filters  | ▪ Electrolysis                  | ▪ Personal Trainers            |
| ▪ Baby Diapers                             | ▪ Exercise Equipment            | ▪ Sunscreen (SPF less than 15) |
| ▪ Insurance for Contact Lens or Eyeglasses | ▪ Marriage or Career Counseling | ▪ Swimming Lessons             |
| ▪ Cosmetic Surgery/Procedures              |                                 |                                |

Currently, the IRS does **NOT** allow the following OTC medicines and drugs to be reimbursed under Health Care FSAs unless they are prescribed by a physician. Here's a sample list of **INELIGIBLE EXPENSES**.

### Ineligible Over-the-Counter Medicines and Drugs

- |                             |                        |                              |
|-----------------------------|------------------------|------------------------------|
| ▪ Baby Formula/Nutritionals | ▪ Hair Growth Products | ▪ Vitamin Supplements        |
| ▪ Fluoride Treatments       | ▪ Herbals & Botanicals | ▪ Weight Control Supplements |