

Eligible FSA/HSA Expenses and OTC Products

Eligible FSA/HSA Healthcare Expenses

Please note that this list is not intended to be comprehensive tax advice.
For more detailed information, please consult IRS Publication 502 or see your tax advisor.

IMPORTANT: With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in March 2020, over-the-counter (OTC) medications, including non-prescription pain relievers and cold/flu medications, are once again eligible for purchase with FSA/HSA funds without the need for a prescription. In addition, expenses for menstrual care products have been added to the list of expenses eligible for FSA and/or HSA.

- Acne Medicines*
- Acupuncture
- Alcoholism treatment
- Allergy shots and testing
- Ambulance (ground or air)
- Artificial limbs
- Blind services and equipment
- Braces & supports
- Car controls for handicapped*
- Chiropractor services
- Coinsurance and deductibles
- Contact lenses & solution
- Crutches, wheelchairs, walkers
- Deaf services -- hearing aid/batteries, hearing aid animal & care, lip reading expenses, modified telephone, etc.
- Dental treatment
- Dentures
- Diabetic testing supplies & equipment
- Diagnostic tests
- Doctor's fees
- Drug addiction treatment & facilities
- Drugs (prescription)
- Durable medical equipment (powerchairs, walkers, wheelchairs, CPAP equipment & supplies, etc.)
- Eye examinations and eyeglasses
- Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)
- Home health and/or hospice care
- Hospital services
- Insulin
- Laboratory fees
- LASIK eye surgery
- Medical alert (bracelet, necklace)
- Medical monitoring and testing devices*
- Menstrual care products (i.e. pads, tampons, liners)
- Nursing services
- Obstetrical expenses
- Occlusal guards
- Operations and surgeries (legal)
- Optometrists
- Orthodontia
- Orthopedic services
- Osteopaths
- Oxygen/oxygen equipment
- Physical exams (except for employment-related physicals)
- Physical therapy
- Psychiatric care, psychologists, Psychotherapists
- Reading glasses
- Radial keratotomy
- Schools (special, relief, or handi-capped)
- Sexual dysfunction treatment
- Smoking cessation
- Surgical fees
- Television or telephone for the hearing impaired
- Therapy treatments*
- Transportation (essentially and primarily for medical care; limits apply)
- Vaccinations
- Vitamins (prescription only)*
- Weight loss programs*
- X-rays

***if prescribed for a particular ailment or medical condition; provider letter required**

Eligible FSA/HSA OTC Medications

- Allergy & sinus, cold, flu & cough remedies (antihistamines, decongestants, cough syrups, cough drops, nasal sprays, medicated rubs, etc.)
- Antacids & acid controllers (tablets, liquids, capsules)
- Antibiotic & antiseptic sprays, creams & ointments
- Anti-diarrheals
- Anti-fungals
- Anti-gas & stomach remedies
- Anti-itch & insect bite remedies
- Anti-parasitics
- Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)
- Contraceptives (gels, foams, Suppositories, etc)
- Digestive aids
- Eczema & psoriasis remedies
- Eye drops, ear drops, nasal sprays
- First aid kits
- Hemorrhoidal preparations
- Hydrogen peroxide, rubbing alcohol
- Laxatives
- Medicated bandaids & dressings
- Motion sickness remedies
- Nicotine medications (smoking cessation aids)
- Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)
- Sleep aids & sedatives
- Wart removal remedies, corn patches

NON-ELIGIBLE FSA/HSA Expenses and OTC Products

NON-ELIGIBLE FSA/HSA Healthcare Expenses

- Advance payment for services to be rendered
- Automobile insurance premium allocable to medical coverage
- Boarding school fees
- Body piercing
- Bottled water
- Chauffeur services
- Controlled substances
- Cosmetic surgery and procedures
- Cosmetic dental procedures
- Dancing lessons
- Diapers for Infants
- Diaper service
- Ear piercing
- Electrolysis
- Fees written off by provider
- Food supplements
- Funeral, cremation, or burial expenses
- Hair transplant
- Herbs & herbal supplements
- Household & domestic help Health programs, health clubs, and gyms
- Illegal operations and treatments
- Illegally procured drugs
- Insurance premiums (not reimbursable under FSA)
- Long-term care services
- Maternity clothes
- Medical savings accounts
- Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Personal items
- Preferred provider discounts
- Social activities
- Special foods and beverages
- Swimming lessons
- Tattoos/tattoo removal
- Teeth whitening
- Transportation expenses to & from work
- Travel for general health improvement
- Uniforms
- Vitamins & supplements without prescription

NON-ELIGIBLE FSA/HSA Over-the-Counter Products

The following are examples of OTC medications & products which are NOT eligible for FSA/HSA reimbursement.

- Aromatherapy
- Baby bottles & cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics (including face cream & moisturizer)
- Cotton swabs
- Dental floss
- Deodorants & antiperspirants
- Dietary supplements
- Feminine care items
- Fiber supplements
- Food
- Fragrances
- Hair regrowth preparations
- Herbs & herbal supplements
- Hygiene products & similar items
- Low-carb & low-fat foods
- Low calorie foods
- Lip balm
- Medicated shampoos & soaps
- Petroleum jelly
- Shampoo & conditioner
- Spa salts
- Toiletries (including toothpaste)
- Vitamins & supplements without prescription
- Weight loss drugs for general well-being