

## FSA/HRA/HSA Eligible Expenses

\* The chart below provides examples of allowable expenses and is not a complete list of expenses that may be eligible. Allowable versus non-allowable expenses are defined as those expenses paid for care (Section 213(d) of the Internal Revenue Code). Restrictions may apply to the categories above. For additional information, please refer to Internal Revenue Services Publication 502 and Publication 969.

Acupuncture	Eye surgery	Optometrist
Alcoholism (e.g. treatment)	Fertility	Organ donors
Ambulance	Guide dog (or other animal for hearing-impaired or visually impaired)	Orthodontia
Anesthesiology	Health screenings	Orthopedic shoes
Artificial limb	Hearing aids	Osteopath
Artificial teeth	Home care (nursing services)	Over-the-counter drugs (see page 2)
Asthma equipment	Hospital services	Oxygen and equipment
Bandages	Human guide	Physical therapy
Braille books and magazines	Insurance premiums (restrictions apply)	Prosthesis
Breast reconstruction surgery (following mastectomy)	Laboratory fees	Psychiatric care
Car modifications (for disability)	LASIK eye surgery	Psychoanalysis
Capital expenses (e.g. special medical equipment)	Lead-based paint removal	Psychologist
Chiropractors	Learning disability treatment (physician prescribed)	Special education for children (e.g. learning disability for physical or mental impairment)
Circumcision	Legal fees (if for mental illness)	Speech therapy
Contact lenses, solutions and supplies	Lodging (for out-patient medical care)	Sterilization
Co-pays/Coinsurance	Long-term care (physician prescribed for chronically ill)	Stop smoking programs
Cosmetic surgery (as a result of trauma or disease)	Maternity charges	Telephones and television (hearing-impaired)
Crutches	Meals (receiving inpatient care)	Therapy (related to medical treatment)
Deductibles	Medical conferences (for chronic illness of yourself, spouse, dependent)	Transplants
Dental treatment	Medical services (physicians, surgeons, specialists, other medical practitioners)	Transportation (healthcare related)
Diabetic equipment and supplies	Medicines (physician prescribed)	Vaccines
Diagnostic services	Mentally challenged (physician prescribed special home/school)	Vasectomy
Disabled dependent care expenses	Mouth guards	Vitamins (if prescribed)
Drug addiction (inpatient treatment)	Neurologist fees	Weight loss programs (physician prescribed)
Drugs (physician prescribed)	Nursing home and services	Wheelchair
Durable medical equipment (DME)	Obstetrician	Wig (hair loss from disease)
Experimental drugs	Operations (surgical, not cosmetic)	X-rays
Eyeglasses and supplies		



## Over-the-Counter (OTC) Items and Spending Accounts

\* Below is a sample chart of OTC items that may be purchased with Health Flexible Spending Accounts, Health Savings Accounts, or Health Reimbursement Accounts. This list is not a complete list and merely provides examples of eligible OTC items. Refer to your plan documents for information specific to your plan.

ELIGIBLE OTC MEDICAL SUPPLIES		
• Adult incontinence products (e.g. Depends)	• Ear supplies (e.g. ear syringe)	• Lice treatment products (e.g. Nix, Rid)
• Baby electrolytes (e.g. Pedialyte)	• First aid supplies	• Medicine dropper/spoon
• Birth control products (e.g. prophylactics, pregnancy tests)	• Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)	• Ophthalmic products (e.g. Ocu Hist, Visine, Saline solution)
• Contact lens solution	• Hearing aid batteries	• Supports/braces (e.g. ankle, knee, wrist, therapeutic glove, support hosiery)
• Denture adhesives	• Heat wraps	
• Diabetic supplies (including insulin)	• Heating pads, hot water bottles	

OTC ITEMS REQUIRING PRESCRIPTION FROM HEALTH CARE PROVIDER		
• Acne medications	• Foot insoles	• Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
• Allergy and sinus medication (e.g. Benadryl, Claritin, Sudafed)	• Gastrointestinal aids (antacids, anti-diarrhea medicines, laxatives – non-fiber, nausea medications)	• Pre-natal vitamins
• Anti-fungal medications (e.g. Lotramin AF)	• Herbal medicines	• Sleeping aids
• Anti-itch medications (e.g. Caladryl, Cortizone)	• Homeopathic remedies	• Suppositories
• Calcium supplements	• Hormone therapy	• Toothache relievers (e.g. Orajel)
• Cold Sore medications	• Joint supplements	• Topical ointments for gingivitis
• Cough, cold & flu remedies	• Lactose intolerance pills	• Vaporizers/humidifiers
• Decongestants	• Motion sickness pills	• Vitamins/minerals/supplements
• Diaper rash ointments	• Nasal sprays for congestion (e.g. Afrin)	• Wart remover medications
• Fiber supplements	• Nasal strips & snore relief (e.g. Breathe Right)	• Yeast infection creams (e.g. Monistat)
• First aid creams	• OTC Drugs and Medicines	

INELIGIBLE OTC ITEMS		
• Baby diapers	• Lip balms (e.g. Chapstick, Blistex)	• Suntan lotions
• Cosmetics	• Lotions/Moisteners	• Teeth whitening products
• Deodorants	• Mouthwashes	• Toiletries
• Face creams	• Shampoos	• Toothpaste
• Feminine hygiene products	• Soaps	• Tooth brush
• Hair removal products	• Sport energy liquids, bars, etc.	• Wrinkle reducers
• Insect repellants	• Stay awake aids (e.g. No Doz)	

