



Benefit Account Expense Eligibility List

Depending on the type of Flexible Spending Account(FSA) you have, the IRS allows certain medical, dental, vision, and related services to be reimbursed through FSA's. Due to frequent updates to the regulations governing FSAs, this list does not guarantee reimbursement, but instead is to be utilized as a guide for what expenses may be eligible. A summary list of common OTC medications that are now eligible for reimbursement without a prescription is also included below.

Eligible Medical Expenses	
Acupuncture	Health institute
Alcoholism treatment	Hearing aids and batteries
Ambulance service	Hospital services
Artificial limb/teeth	Insulin, syringes
Bandages, Band-Aids, wraps, and splints	Laboratory fees
Birth control pills (Norplant, ovulation kits)	Lead-based paint removal
Braille books and magazines	Legal fees (fees you pay that are necessary to authorize treatment for mental illness)
Breast-reconstructive surgery following a mastectomy	Meals (only as part of inpatient hospital care)
Chiropractor professional fees	Nursing home (if necessary for medical care and only the portion for medical services)
Christian Science Practitioner fees	Nursing services
Contact Lenses/solution	Operations (legal operations that are not cosmetic in nature)
Contraceptives	Orthodontia
Crutches/braces & supports	Orthopedic devices
Dental treatment (includes exams, x-rays, fillings, root canals, gum disease treatment, crowns, bridges, dentures, implants, and orthodontia; does not include cosmetic treatments such as teeth whitening, bonding, etc.)	Osteopath fees
Diagnostic services and tests	Oxygen equipment
Drug dependency treatments	Physical therapy
Drugs (prescriptions)	Pregnancy test kits
Eye Surgery (includes cataract, LASIK, etc.)	Psychologist fees
Eyeglasses, prescription (includes prescription sunglasses and over-the-counter reading glasses)	Schools and education (for mentally impaired or physically disabled person – see IRS publication 502)
Fertility treatment (ovulation predictor kits and pregnancy tests, in vitro fertilization, surgery or operations to reverse a prior surgery that prevents you from having children)	Special home for person adjusting from life in mental institution to community living
Guide dog or other animal used to assist persons with physical disabilities	Sterilization procedures (vasectomy or tubal ligation)



Benefit Account Expense Eligibility List

Eligible Medical Expenses	
Stop-smoking program	Vaccinations
Surgical fees (for legal operations not cosmetic in nature)	Weight-loss program (only if medically necessary to treat existing disease such as heart disease and undertaken under physician's direction)
Therapy, physical or speech	Wheelchair
Transplants (donor expenses, if you pay those expenses)	Wigs (if purchased upon advise of physician for mental health of patient)
Transportation and related travel expenses for person seeking treatment (see IRS Publication 502, Transportation and Trips)	X-ray fees
Treatment for learning disability caused by mental or physical impairment or nervous system disorders (treatment must be recommended by physician – see IRS Publication 502, Learning Disability)	



Summary List of OTC (Over-The-Counter) Medications

Summary List of Common OTC Medications	
Acne treatments	Diabetic monitors, test kits, strips and supplies
Allergy & sinus medicine and products	Diaper rash ointments and creams
Antacids	Ear drops & wax removal
Antibiotic ointment	Eye related equipment/materials
Aspirin or other pain relievers	Eyeglasses (OTC)
Asthma medicines or treatments	Fertility monitors (OTC)
Bandages and related items (OTC)	First aid kits (OTC)
Birth control (OTC)	Gastrointestinal medications
Blood pressure monitors	Hemorrhoidal Preparations
Canker & cold sore treatments	Hearing aids and batteries
Cholesterol test kits and supplies	Incontinence supplies
Chest rubs	Insulin, testing materials and supplies
Cold & flu medicines	Laxatives
Condoms	Lice treatments
Contact lenses, cleaning solutions, etc.	Magnetic therapy (OTC)
Corn and callus removers	Medical equipment, supplies (for treatment of medical condition) & repairs
Cough drops & sore throat lozenges	Menstrual products
Cough syrup	Monitors & test kits (OTC)
Crutches, canes, walkers (purchase or rental)	Motion & nausea medicines
Dentures, bridges, etc.	Occlusal guards to prevent teeth grinding
Orthotics	Retin-A (for non-cosmetic purposes)
Orthopedic and surgical supports	Sleep aids



Summary List of OTC (Over-The-Counter) Medications

OTC items for dental, oral and teething pain	Sunblock (SPF30 and above)
Ovulation monitor (OTC)	Toothache and teething pain relievers
Pain relievers	Urological products
Pregnancy tests (OTC)	Wart removal treatments
Propecia (for treatment of a medical condition)	Wheelchair and repairs
Reading glasses (OTC)	Wound care (OTC)

Still Require Letter of Medical Necessity *

Type	Examples	Excluded Use
Calcium	Calcium Carbene • Caltrate • Tricalcium • Phosphate • Calcium Citrate/Lactate/or Gluconate	Routine use for general health
Dietary supplements	Protein bars • Power drinks • Ensure • Slimfast	General energy and health
Fiber supplements	Benefiber Metamucil	Routine use for general health
Healing ointment	Aquaphor • Eucerin	Routine use for dry skin
Joint supplement	Chondroitin	Routine use for general health
Minerals	Calcium • Caltrate • Ferrous • Sulfate • Feosol • Slow FE • Folic Acid	Routine use for general health
Vitamins	Vitamin B	Routine use for general health
Weight loss	Diagnosis of obesity or other documented specific medical condition	General health

* These items will continue to require you to complete a letter of medical necessity from your health care provider. The letter of medical necessity will need to be submitted with your claim for reimbursement.

Common OTC Items that Remain Ineligible

Baby diapers	Mouthwashes
Cosmetics	Sport energy liquids, bars, etc.
Deodorants, Shampoos, Soap	Stay awake aids (e.g. No Doz)
Face creams, lotions, moisturizers	Teeth whitening products
Hair removal products	Toiletries
Insect repellants	Toothpaste, toothbrush
Lip balms (e.g. Chapstick, Blistex)	Wrinkle reducers