

# FSA Eligible & Ineligible Expenses

## Maximize the value of your FSA

Your Healthcare Flexible Spending Account (HCFSAs) 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. HCFSAs dollars can be used to reimburse you for medical, dental, and vision expenses incurred by you, your spouse, or eligible dependents.

As of March 2020, due to the CARES Act, Over-the-Counter medications and menstrual care products are eligible expenses with your HCFSAs.

**IMPORTANT:** Not all expenses are eligible under all plans. An employer may limit which expenses are allowable under their HCFSAs. Please contact ASi if you are unsure of what your HCFSAs covers. The following is a list of expenses currently eligible and ineligible by the IRS as deductible healthcare expenses. This list is NOT inclusive or exclusive, and may be subject to change based on regulations.

### Eligible Expenses

#### Baby/Child to age 13

- Electrolytes and Dehydration
- Lactation Consultation\*
- Lead Based Paint Removal
- Pedialyte
- Rash Creams and Ointments
- Special Formula\*
- Well Baby/Child Care

#### Dental

- Dental X-rays
- Dentures, Adhesives
- Bridges and Crowns
- Exams and Teeth Cleanings
- Extraction and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

#### Diabetes

- Testing and Aids
- Glucose products
- Insulin

#### Diagnostic Products

- Cholesterol Testing
- Thermometers
- Blood Pressure Monitors

#### Ears

- Ear Drops
- Ear Wax Removal
- Hearing Aids & Batteries
- Hearing Exams

#### Eyes

- Contact Lens Care
- Eye Care
- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgery
- Prescription Sunglasses
- Radial Keratotomy
- Reading Glasses

#### Family Planning

- Contraception\*
- Menstrual Care Products
- Ovulation Kits
- Pregnancy Tests

#### First Aid

- Antibiotic Ointment
- Bandages
- Braces/Elastic Bandages
- First Aid Creams
- Hot/Cold Therapy
- Non-sport tapes
- Sunscreen (SPF 15 or higher)

#### Foot Care

- Anti-fungal Foot Products
- Corn and Callus Treatments
- Foot Devices
- Therapeutic Insoles & Shoes

#### Lab Exams/Tests

- Blood Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-rays

#### Medical Equipment/Supplies

- Air Purification Equipment\*
- Catheters
- Contraceptive Devices

## Eligible Expenses Continued

### Medical Equip. Cont.

Exercise Equipment\*  
Hospital Beds\*  
Incontinence Products  
Lifting Aids  
Mattresses\*  
Medical Alert Devices  
Nebulizers  
Orthopedic Shoes\*  
Oxygen\*  
Post-Mastectomy Clothing  
Prothetics  
Syringes  
Walking Aids  
Wheel Chairs  
Wigs\*

### Medical Procedures

Acupuncture  
Ambulance  
Fertility Treatment  
Hair Loss Treatment\*  
Hospital Services  
Immunization  
In Vitro Fertilization  
Physical Exams  
Reconstructive Surgery\*  
Service Animals\*  
Sterilization  
Transplants  
Transportation\*

### Medications

Antacids  
Allergy Medicine  
Anti-diarrhea Medicine  
Cold Medicine  
Cough Drops  
Hemorrhoid Suppositories  
Motion Sickness Medicine  
Nasal Sprays  
Nicotine Medications and Sprays  
Pain Relievers  
Prescription Medicine  
Sinus Medications  
Sleep Aids  
Wart Removal Medicine

### Obstetrics

Breast Pumps  
Douglas\*  
Lactation Supplies  
Lamaze Classes  
OB/GYN Exams  
OB/GYN Prepaid Maternity Fees  
Pre/Post Natal Treatment

### Practitioners

Allergist  
Chiropractor  
Christian Science Practitioner  
Dermatologist  
Homeopath

### Practitioners Cont.

Naturopath\*  
Optometrist  
Osteopath  
Personal Trainers\*  
Physician  
Psychiatrist or Psychologist

### Therapy

Alcohol and Drug Abuse  
Counseling (Individual)  
Exercise Programs\*  
Hypnosis\*  
Massage\*  
Occupational  
Physical  
Smoking Cessation Programs  
Speech  
Weight Loss Programs\*

Note: Expenses marked with an asterisks (\*) are "potentially eligible expenses" that require a Letter of Medical Necessity (LMN) or prescription from your health care provider to qualify for medical reimbursement.

## Ineligible Expenses

Anti Parasitic Treatments  
Baby Teething Ring  
Cosmetic Surgery  
Denture Pain Relief

Electrolysis  
Fiber Laxatives (bulk forming)  
Marriage and Career Counseling  
Suntan Lotion (without sunscreen)

For additional information, please contact ASi and/or a tax adviser.