

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.