

There are many items you can pay for with your reimbursement account. Use this list to determine what items or services are eligible for reimbursement with your Surency Flex account. The following reimbursement accounts are shown on this list:


- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Dependent Care Flexible Spending Account (DC FSA)

SEARCH TIP: Hold down Ctrl+F in order to easily search for expenses.


There are several types of accounts that are not included in the list because the eligible expenses vary between employers. These accounts may only allow you to be reimbursed for dental expenses, only vision, both, premiums only, etc. These variable accounts include Health Reimbursement Arrangements (HRA) and Limited Purpose Flexible Spending Accounts (LP FSA). For more information on these accounts, please contact Surency at 866-818-8805.

A few things to keep in mind:

- **Always keep your receipts.** We may need you to submit your receipt to substantiate your claim or the IRS may require it to verify certain expenses.
- Only expenses incurred **DURING YOUR PLAN YEAR** are eligible for reimbursement.
- Even if an item is listed as eligible, **you may still need to substantiate your claim** with a receipt or other documentation.
- If an item contains an active medical ingredient, you will usually need a **prescription** from your doctor to be reimbursed for that expense.
- The following symbols indicate if an expense is eligible, requires a prescription or letter of medical necessity, or is not eligible:

 = Eligible Expense

LMN = Eligible with Letter of Medical Necessity from your Provider

 = Eligible with Prescription

 = Not an Eligible Expense

Easily find eligible items to buy at [FSAstore.com](https://www.FSAstore.com) or [HSAstore.com](https://www.HSAstore.com)!



SEARCH TIP: Hold down Ctrl+F in order to easily search for expenses, or click a letter at the right to go to that section.

Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
AA Meetings	✓	✓	✗	Transportation expenses to AA meetings are also eligible for reimbursement.
Abdominoplasty	✗	✗	✗	Abdominoplasty, also known as a tummy tuck, is considered a cosmetic procedure and is therefore not eligible for reimbursement.
Abortion	✓	✓	✗	Expenses for operations that are illegal are not eligible for reimbursement. Legal abortion expenses are eligible for reimbursement if the procedure is legal under state law.
Acetaminophen	R _x	R _x	✗	
Acid Controller	R _x	R _x	✗	
Acne Treatment/ Medicine	R _x	R _x	✗	
Activated Charcoal	R _x	R _x	✗	
Acupressure	LMN	LMN	✗	Acupressure for general health promotion is not eligible for reimbursement.
Acupressure Mat	✓	✓	✗	
Acupressure Wrist Band	✓	✓	✗	
Acupuncture	✓	✓	✗	
Adaptive Equipment	LMN	LMN	✗	Adaptive equipment includes items designed to give disabled or elderly individuals independence to complete daily activities, such as bathing, dressing and eating. In some cases a Letter of Medical Necessity may be required.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Adoption (medical expenses for adopted child)	✓	✓	✗	Medical expenses incurred by your adopted child who is claimed as a dependent are eligible for reimbursement. Care must be for the adopted child and incurred while the child qualifies as your dependent. No fees associated with the adoption process are eligible for reimbursement.
Adult Day Care	✗	✗	✓	Adult Day Care may be eligible for reimbursement under a DC FSA when the adult is physically or mentally incapable of self-care, is a qualifying tax dependent of the account holder, and allows the accountholder and their spouse to be gainfully employed or to be seeking gainful employment.
After-School Care or Extended Day Care Programs	✗	✗	✓	Eligible for reimbursement with a DC FSA for the care of qualifying individuals and when it allows the accountholder and their spouse to be gainfully employed or to be seeking gainful employment.
Agency Fee for Child Care	✗	✗	✓	Eligible with a DC FSA when the child care is for a qualifying dependent of the accountholder and when it allows the accountholder and spouse to be gainfully employed or to be seeking gainful employment.
Air Conditioner/Air Purifiers	LMN	LMN	✗	The primary purpose must be to treat or alleviate a medical condition, and the expense must not have been incurred "but for" the condition. If it is attached to a home (such as central air conditioning), only the amount spent that is more than the value added to the property will be eligible for reimbursement.
Air Filter	LMN	LMN	✗	
Airfare Related to Medical Treatment	✓	✓	✗	You must submit information and documentation to prove that the airfare is in fact related to medical care.
After-Sun Gel/Lotions with Aloe	R _x	R _x	✗	
Alcoholism/Drug/Substance Abuse Treatment	LMN	LMN	✗	Eligible expenses include: inpatient treatment and outpatient care, including support groups.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Allergy and Sinus Medications	Rx	Rx	⊘	
Allergy Products and Treatments (non-drug-related)	LMN	LMN	⊘	Eligible expenses include products and home improvements to treat severe allergies. Examples: electro-static air purifier, humidifier, home air conditioners, pillows, mattress covers, vacuum cleaners, etc. The reimbursable amount is limited to the excess cost of the special item when compared with a normally priced item and only when the primary purpose for diagnosis, treatment, mitigation or cure of a disease.
Allergy Testing	✓	✓	⊘	
Aloe Vera	Rx	Rx	⊘	
Alopecia Treatment	LMN	LMN	⊘	Normal male pattern baldness treatment is not eligible for reimbursement if the sole purpose is to enhance appearance, as this would be considered a cosmetic expense.
Alternative Medicine	LMN	LMN	⊘	Alternative treatments aimed at improving general health are not eligible for reimbursement. A Letter of Medical Necessity will usually be required, outlining how the procedure will be used to alleviate the issue and how long treatment will last.
Ambulance and Emergency Room	✓	✓	⊘	Includes air lifts and flights to hospitals.
Analgesics (painkillers)	Rx	Rx	⊘	
Anesthesia	✓	✓	⊘	
Ankle Brace	✓	✓	⊘	
Antacids	Rx	Rx	⊘	
Anti-Bacterial Hand Sanitizer	LMN	LMN	⊘	Anti-bacterial hand sanitizer is an over-the-counter item that is eligible for reimbursement when required for the treatment, mitigation, diagnosis, or cure of a medical condition.
Antibiotics	Rx	Rx	⊘	

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Antibiotic Ointments	Rx	Rx	⊘	Antibiotic ointments include Neosporin, Bacitracin, etc.
Antidepressants	Rx	Rx	⊘	
Anti-Diarrheal	Rx	Rx	⊘	Anti-diarrheal medicines include: Imodium A-D, Kaopectate, etc.
Anti-Embolism Socks, Stockings	LMN	LMN	⊘	Anti-Embolism socks or stockings that are used to treat a medical condition are eligible for reimbursement. You may only be reimbursed the excess cost of the anti-embolism socks over the cost of a regular pair of socks.
Anti-Fungal Treatments	Rx	Rx	⊘	Anti-fungal treatments can include topical treatments, oral medication, injections, etc.
Anti-Gas Medicine	Rx	Rx	⊘	
Antihistamines	Rx	Rx	⊘	
Anti-Inflammatories	Rx	Rx	⊘	
Anti-Itch Cream or Lotion	Rx	Rx	⊘	
Anti-Parasitic	Rx	Rx	⊘	
Antipyretics (fever reducers)	Rx	Rx	⊘	
Antiseptics	Rx	Rx	⊘	
Anti-Snore Guards	LMN	LMN	⊘	
Appearance Improvements	⊘	⊘	⊘	In rare cases, certain procedures that prevent or treat a medical condition could be eligible for reimbursement with a Letter of Medical Necessity.
Arch Support	✓	✓	⊘	
Arm Sling	✓	✓	⊘	

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Aromatherapy	⊘	⊘	⊘	
Arthritis Gloves	✓	✓	⊘	
Arthritis Medicines	R _x	R _x	⊘	Arthritis medicines can include: analgesics, corticosteroids, NSAIDs, Biologics, etc.
Artificial Limbs	✓	✓	⊘	
Artificial Reproductive Technologies	✓	✓	⊘	Medical expenses related to the treatment of infertility are eligible for reimbursement. Eligible expenses may include fertility drugs, surgery, and in-vitro fertilization.
Artificial Teeth	LMN	LMN	⊘	Artificial teeth expenses are eligible for reimbursement, unless they are for a cosmetic purpose. Artificial teeth include dentures, bridges and implants.
Aspirin	R _x	R _x	⊘	
Assisted Living	⊘	⊘	⊘	
Asthma Medicine	R _x	R _x	⊘	
Asthma Oxygen Flow Monitor	✓	✓	⊘	
Athletic Bandages and Braces	✓	✓	⊘	
Athletic Mouth Guard	⊘	⊘	⊘	
Athletic Tape	✓	✓	⊘	
Athletic Treatments	✓	✓	⊘	Athletic treatments, such as braces, bandages, etc. are eligible for reimbursement.
At-Home Drug Test	LMN	LMN	⊘	At-home tests for a controlled substance are not eligible. If a drug testing kit is necessary for treatment of a medical condition such as addiction, it would be eligible with a Letter of Medical Necessity from a physician.
Automated External Defibrillator (AED)	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Automobile Modifications	LMN	LMN	⊘	Also known as automobile adaptive equipment (AAE). Automobile modifications can include zero effort braking and steering, wheelchair lifts, hand controls, etc. The expense of a specially designed car that can hold a wheelchair may only be reimbursed to the extent the cost of the specially designed car exceeds the cost of a regular car.
Autopsy	⊘	⊘	⊘	
Baby Bottles	⊘	⊘	⊘	
Baby Breathing Monitor	✓	✓	⊘	
Baby Formula	LMN	LMN	⊘	Baby formula is typically not eligible for reimbursement. However, if your baby requires a special formula to treat an illness or disorder, the difference in cost between the special formula and routine baby formula can be reimbursed.
Baby Oil	⊘	⊘	⊘	
Baby Powder	⊘	⊘	⊘	
Baby Rash Ointment and Cream	R _x	R _x	⊘	
Baby Sunscreen	✓	✓	⊘	
Babysitting and Child Care	⊘	⊘	✓	Babysitting, child care and nursing services for a healthy baby do not qualify as medical care, but may be covered under a DC FSA if specific requirements are met, including that the guardian(s) are enabled to be gainfully employed during the time a qualifying child is cared for, are full-time student(s) or are searching for gainful employment.
Back Brace	✓	✓	⊘	
Bandage Clips	✓	✓	⊘	
Band-Aids/Bandages/ Elastic Bandages	✓	✓	⊘	
Bariatric Surgery	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Batteries for Medical Devices	✓	✓	⊘	Expenses paid for the purchase of batteries are eligible for reimbursement when they are used for the sole purpose of an item that is also eligible. This includes hearing aids, blood pressure machines, wheelchairs, heart defibrillators, etc. Request for reimbursement should include a description of the item the batteries are purchased for. General use batteries are not eligible for reimbursement.
Bed Pan/Bedside Commodes	✓	✓	⊘	
Bed Wetting Aids	✓	✓	⊘	Eligible when purchased for the treatment of incontinence in an older adult or child – infant diapers are not eligible for reimbursement. Bed wetting aids include overnight underpants, absorbency pads, etc.
Before and After-School Care	⊘	⊘	✓	Child must be under age 13 or one who is incapable of self-care and can be claimed on your Federal Income Tax return. The expense may be covered under a DC FSA if specific requirements are met, including that the guardian(s) are enabled to be gainfully employed during the time a qualifying child is cared for, are full-time student(s) or are searching for gainful employment.
Behavioral Modification Programs	LMN	LMN	✓	May be eligible for reimbursement with an FSA or HSA when required for the treatment of a specific medical condition. For a DC FSA, behavioral modification programs are eligible for reimbursement if they are for a qualified child or relative and allow the parent or guardian(s) to be gainfully employed, search for gainful employment or be a full-time student(s).
Benadryl	R _x	R _x	⊘	
Bifocals	✓	✓	⊘	
Bio Freeze	R _x	R _x	⊘	
Biotin Supplements	R _x	R _x	⊘	
Birth Control (active ingredient)	R _x	R _x	⊘	Birth control with an active medical ingredient (such as pills, implants, patches, etc.) requires a prescription to be eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Birth Control (no active ingredient)	✓	✓	✗	Birth control with no active medical ingredient (such as condoms) does not require a prescription to be eligible for reimbursement.
Birthing Classes	✓	✓	✗	Birthing classes are partially eligible for reimbursement. The classes that are not related to the process of childbirth, such as newborn care, breastfeeding and bottle feeding are not eligible for reimbursement.
Birthing Coach	LMN	LMN	✗	If necessary for treatment or assistance with a medical condition, a birthing coach may be eligible for reimbursement.
Birthing Tub	✓	✓	✗	The cost of renting or purchasing a birthing tub is eligible for reimbursement.
Bleaching, Teeth Whitening	✗	✗	✗	
Blepharoplasty	LMN	LMN	✗	If the surgery is required due to vision impairment, it may be eligible for reimbursement with a Letter of Medical Necessity.
Blood Donation	✓	✓	✗	A fee associated with blood donation for subsequent use by the accountholder, spouse or eligible dependent is eligible for reimbursement.
Blood Pressure Monitor or Unit	✓	✓	✗	
Blood Storage	LMN	LMN	✗	Blood storage is sometimes eligible for reimbursement if it is needed to treat an existing or imminently probable disease.
Blood-Sugar Test Kits and Test Strips	✓	✓	✗	
Body Restoration Technique	LMN	LMN	✗	
Body Scan	✓	✓	✗	A body scan is eligible for reimbursement even if the individual is not experiencing symptoms of illness and has not obtained a doctor's recommendation before undergoing the procedure, because the procedure serves no non-medical function. It is still eligible for reimbursement even if less expensive alternatives exist.
Bonding of the Teeth	LMN	LMN	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Books, Health-Related	LMN	LMN	⊘	
Botox	LMN	LMN	⊘	In most cases, Botox is used for cosmetic purposes and therefore would not be eligible for reimbursement.
Boutique Practice Fees	⊘	⊘	⊘	Monthly or annual fees that your provider may charge for improved access, 24/7 availability and more “personalized” care are not considered medical care and cannot be reimbursed. Fees for medical services actually received are eligible for reimbursement.
BRACAnalysis Testing	✓	✓	⊘	BRACAnalysis tests DNA for genetic mutations or when there is inherent risk of disease.
Braces	✓	✓	⊘	This includes clear aligners such as Invisalign.
Braille Books and Magazines	✓	✓	⊘	The incremental cost of Braille books and magazines that exceeds the price for regular books and magazines is eligible for reimbursement. Also includes audio products such as CDs, etc.
Breast Augmentation	⊘	⊘	⊘	Expenses related to breast augmentation (such as implants or injections) are not eligible for reimbursement because the procedure is cosmetic in nature. However, medical costs related to the removal of breast implants that are defective or are causing a medical problem are reimbursable.
Breast Implant Removal	LMN	LMN	⊘	If causing a medical problem, breast implant removal is eligible for reimbursement.
Breast Milk Storage Bottles or Bags	✓	✓	⊘	
Breast MRI	✓	✓	⊘	
Breast Pump	✓	✓	⊘	
Breast Pump Bustier	✓	✓	⊘	
Breast Reconstruction Surgery	✓	✓	⊘	Breast reconstruction surgery reimbursement is eligible following a mastectomy or lumpectomy for the treatment of cancer.
Breast Reduction	LMN	LMN	⊘	For treatment of a medical condition, breast reduction is eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Breastfeeding Classes	✓	✓	✗	
Breathalyzer	LMN	LMN	✗	In-home and doctor's office alcohol testing are eligible for reimbursement.
Breathing Strips	R _x	R _x	✗	
Bridges (dental)	✓	✓	✗	
Bug Spray	✗	✗	✗	Bug spray is not eligible for reimbursement unless it is combined with sunscreen SPF 15 or greater and the primary purpose is sun protection.
Bus Fare for Medical Treatment or Services	✓	✓	✗	Documentation will be required to show that the travel is in relation to medical treatment or care.
Butterfly Bandages	✓	✓	✗	
Caffeine Pills	✗	✗	✗	
Calamine Lotion	R _x	R _x	✗	
Calcium Supplements	LMN	LMN	✗	
Callus Remover (medicated)	R _x	R _x	✗	
Camps (summer, holiday, sports day camps)	✗	✗	✓	Day camps and their related expenses for children under the age of 13 or dependents incapable of self-care may be covered under a DC FSA, provided that the camp enables the parents to be gainfully employed, seek gainful employment, or attend school full-time.
Camps (overnight)	✗	✗	✗	Expenses for care of dependents are only eligible under a DC FSA if the services allow the parent or guardian(s) to work, look for work or go to school full-time. Because of this, overnight camps are not eligible for reimbursement.
Cancer Insurance Premiums	✗	✗	✗	
Cancer Screenings	✓	✓	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Cane	✓	✓	✗	
Canker Sore Treatment	R _x	R _x	✗	
Capital Expense	LMN	LMN	✗	Expenses for home improvements/adaptive equipment may be reimbursed if the main purpose for the item is medical care. The cost of permanent improvements that increase the value of your property may be partially reimbursed. The cost of the improvement is reduced by the increase in the value of your property. Capital expenses can include entrance and exit ramps, widening doorways, kitchen modifications, installing railings, etc. Expenses must be directly related to the medical condition. Refer to IRS Publication 502 for additional information.
Car Changes for Health Reasons	LMN	LMN	✗	Car changes for health reasons are generally eligible for reimbursement as they do not typically increase the value of the vehicle.
Car Modifications	LMN	LMN	✗	Car modifications for health reasons are generally eligible for reimbursement as they do not typically increase the value of the vehicle.
Car Rental for Medical Treatment/Services	✓	✓	✗	Mileage is also eligible for reimbursement. Must submit documentation of transportation, including the car rental invoice and a bill/receipt from your health care provider validating the reason for transportation.
Car Seats	✗	✗	✗	Although required for the protection of young children, car seats do not qualify as medical care and are therefore not eligible for reimbursement.
Cardiac Calcium Scoring	✓	✓	✗	
Cardiac Treatment	✓	✓	✗	Cardiac treatment can include medications to lower cholesterol or blood pressure, surgical procedures to treat arterial blockages, etc.
Carpal Tunnel Support	✓	✓	✗	Carpal tunnel support, such as wrist bandages, are eligible for reimbursement.
Cast Cover	✓	✓	✗	
Cataract Surgery	✓	✓	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Catheter	✓	✓	⊘	
Cervical Pillow	LMN	LMN	⊘	
Chair, Specialized or Ergonomic	LMN	LMN	⊘	The cost of a specialized or ergonomic chair purchased on the advice of a physician to alleviate heart, back or other conditions is eligible for reimbursement.
Chelation Therapy	LMN	LMN	⊘	Chelation therapy is eligible for reimbursement if required to treat a medical condition such as lead poisoning.
Chemical Peel	⊘	⊘	⊘	
Chest Rub	R _x	R _x	⊘	
Child Care	⊘	⊘	✓	Child care is an eligible expense if it is for a qualified child or relative and allows the parent or guardian(s) to be gainfully employed, search for gainful employment or be a full-time student(s).
Childbirth	✓	✓	⊘	All expenses related to the birth of a child are eligible for reimbursement.
Childbirth Classes	✓	✓	⊘	Childbirth classes are partially eligible for reimbursement. The classes that are not related to the process of childbirth, such as newborn care, breastfeeding and bottle feeding are not eligible for reimbursement.
Chinese Herbal Practitioners	LMN	LMN	⊘	Must be able to prove that the services received by a Chinese herbal practitioner are for diagnosis, mitigation, treatment, prevention or cure of a medical condition and not just for maintenance of general good health.
Chiropodist Treatment	✓	✓	⊘	
Chiropractic Treatment	LMN	LMN	⊘	The expense qualifies only if the individual is seeing the chiropractor for a medical condition and not to maintain general good health.
Cholesterol Test Kit	✓	✓	⊘	
Chondroitin	R _x	R _x	⊘	

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Christian Science Practitioner	LMN	LMN	⊘	When recommended by a health care professional for vision, dental or preventive care, costs associated with a Christian Science Practitioner are eligible for reimbursement.
Circumcision	✓	✓	⊘	
Classes, Health-Related	LMN	LMN	⊘	Fees associated with health-related classes necessary for understanding or treatment of a specific medical condition may be eligible for reimbursement.
Clinic	✓	✓	⊘	Medical expenses for treatment performed at a health clinic are eligible for reimbursement.
Clothing	⊘	⊘	⊘	The cost of clothing, even if prescribed, that substitute for normal clothing is not eligible for reimbursement. However, prescribed special clothing purchased to alleviate or treat an illness or disease is reimbursable only to the extent that the cost is greater than the cost of the item(s) commonly available.
Club Dues	LMN	LMN	⊘	Club dues, such as those required for a health club/gym may be eligible for reimbursement as long as it is required to treat a medical condition.
COBRA Premiums	⊘	✓	⊘	Under IRS rules, insurance premiums cannot be reimbursed under a Health Care FSA. COBRA premiums are reimbursable under an HSA.
Cocoa Butter	⊘	⊘	⊘	
Coconut Oil	⊘	⊘	⊘	
Co-Insurance	✓	✓	⊘	Cannot be reimbursed by secondary insurance or any other source. Medical, dental and vision co-insurance payments are all eligible for reimbursement.
Cold Cream	R _x	R _x	⊘	In some cases, cold cream is used to treat medical conditions such as sunburns or itching from eczema. When used to treat medical conditions, cold cream is eligible for reimbursement with a prescription or Letter of Medical Necessity.
Cold Medicine	R _x	R _x	⊘	
Cold Packs	✓	✓	⊘	
Cold Sore Treatment	R _x	R _x	⊘	

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Colic Relief	✓	✓	⊘	Colic relief may require a prescription for reimbursement if it contains a medicine for treatment of the condition. Some colic reliefs do not contain a medicine, and are therefore eligible over-the-counter medicines without a prescription.
Collagen Injections	LMN	LMN	⊘	
Cologne	⊘	⊘	⊘	
Colon Therapy/Colon Hydrotherapy/Colonics	LMN	LMN	⊘	
Companion Animals	LMN	LMN	⊘	
Composite Fillings (dental)	✓	✓	⊘	White (composite) fillings are eligible for reimbursement.
Compression Hosiery/Sleeves/Socks	✓	✓	⊘	Compression hosiery, sleeves and socks rated at 30-40 mmHg or above are eligible for reimbursement.
Concierge Fees (up front)	⊘	⊘	⊘	Concierge fees to retain a boutique practice doctor are not eligible for reimbursement. However, the cost of medical services actually incurred by a concierge doctor are eligible.
Concierge Medicine/Medical Care	✓	✓	⊘	Charges for medical care received by a concierge doctor are eligible. However, the cost of joining such a program is not eligible for reimbursement, such as monthly or annual fees.
Condoms	✓	✓	⊘	
Constipation Medication	R _x	R _x	⊘	
Contact Cleaning Solution	✓	✓	⊘	
Contact Lens Case	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Contact Lenses	Rx	Rx	⊘	
Contact Solution	✓	✓	⊘	
Contraceptive Medications	Rx	Rx	⊘	See Birth Control (active ingredient).
Controlled Substances	⊘	⊘	⊘	If a controlled substance violates federal law, even if allowed by state law and used to treat a disease or condition, the cost is not eligible for reimbursement. For example, medical marijuana allowed in one state and prescribed by a doctor would not be eligible as it is prohibited by federal law.
Convalescent Home	✓	✓	⊘	The cost of medical care provided in a convalescent home or nursing home (ex. following a hospital stay or surgery) is eligible for reimbursement. This includes the cost of meals and lodging in the convalescent home if the main reason for being there is to receive medical care.
Cooling Gel Sheets for Fever Reduction	✓	✓	⊘	
Co-Payments	✓	✓	⊘	Cannot be reimbursed by secondary insurance or any other source. Medical, dental and vision co-payments are all eligible for reimbursement.
Cord Blood Storage	LMN	LMN	⊘	Cord blood storage is sometimes eligible with a Letter of Medical Necessity from a physician if it is to treat an existing or imminently probable disease. Indefinite storage is not an eligible expense.
Corn Remover	Rx	Rx	⊘	
Corneal Keratotomy	✓	✓	⊘	
Corneal Ring Segments	✓	✓	⊘	The cost of these devices implanted in the eye to correct vision is eligible for reimbursement.
Cosmetic Procedures	⊘	⊘	⊘	Cosmetic procedures to enhance appearance are not eligible for reimbursement. A cosmetic procedure, service or prescription drug necessary to improve a deformity arising from a congenital abnormality, personal injury from accident or trauma or to

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
				restore proper function of the body may be reimbursed with a Letter of Medical Necessity.
Cosmetics	⊘	⊘	⊘	
Cotton Balls/Cotton Swabs	⊘	⊘	⊘	
Cough Drops	R _x	R _x	⊘	
Cough Suppressant	R _x	R _x	⊘	
Cough Syrup	R _x	R _x	⊘	
Counseling	✓	✓	⊘	Counseling is eligible for reimbursement if counseling is provided to treat a medical or mental diagnosis and is rendered by a licensed provider. Eligible expenses include psychotherapy, bereavement and grief counseling, sex counseling, etc. Counseling not required for a medical or mental purpose will typically not be eligible, such as life coaching, career counseling and marriage counseling, unless appropriate documentation is provided.
CPAP (sleep apnea) Products: <ul style="list-style-type: none"> Cleaning Products Hose Holder Machine Mask and Headgear Pillow 	✓	✓	⊘	
CPR Class	⊘	⊘	⊘	
Cranial Sacral Therapy	LMN	LMN	⊘	
Crowns (dental)	LMN	LMN	⊘	Crowns for cosmetic purpose only are not eligible.
Crutches	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Crystalens	✓	✓	✗	
Cushions	✗	✗	✗	The cost of cushions, including inflatable, are not covered (unless prescribed by a physician to treat a medical condition).
Dance Lessons, Swim Lessons, etc.	LMN	LMN	✗	The cost of dance/swim lessons is generally not eligible for reimbursement. If dance/swim lessons are recommended by a medical professional to treat a specific medical condition, the expense may be eligible provided that it would not have been incurred "but for" the medical condition.
Daycare	✗	✗	✓	This includes daycare as well as in-home babysitters for children under age 13, or any individual who is incapable of self-care. Care provided must enable the parents to be gainfully employed, seek gainful employment, or attend school full-time.
Decongestant	R _x	R _x	✗	
Deductibles	✓	✓	✗	Cannot be reimbursed by secondary insurance or another source.
Defibrillator	✓	✓	✗	
Dehumidifier	✗	✗	✗	
Dehydration Treatment	R _x	R _x	✗	
Dental Care	✓	✓	✗	
Dental Emergency Kit	✓	✓	✗	A dental emergency kit used for temporary repair is eligible for reimbursement. This may include first aid dressing, temporary dental filling material, cold packs, etc.
Dental Floss	✗	✗	✗	
Dental Insurance Premiums	✗	✓	✗	Dental insurance premiums may be eligible with an HSA, unless already paid for with pre-tax dollars.
Dental Maintenance Organization (DMO) Fees	✗	✓	✗	DMO premiums/fees may be eligible with an HSA, unless already paid for with pre-tax dollars.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Dental Treatment/ Services	✓	✓	✗	Covered treatments include, but are not limited to: bridges, cleanings, crowns, dental implants, dentures, endodontic care (root canal), extractions, fillings, orthodontia, periodontal services, reconstruction, sealants, X-rays, etc. Expenses for cosmetic dentistry, such as teeth whitening, are not eligible for reimbursement.
Dental Enamel Microabrasion	LMN	LMN	✗	This is also known as dental bleaching. Service is only covered when recommended by a health care professional to treat a medical condition.
Dental Veneers	LMN	LMN	✗	
Dentures: <ul style="list-style-type: none"> • Dentures • Denture Adhesive • Cleaning Supplies • Stain Cleaner • Denturist 	✓	✓	✗	
Deodorant	✗	✗	✗	
Dependent Care Services	✗	✗	✓	Dependent care services that allow the accountholder to work, look for work, or go to school full-time are eligible for reimbursement under a Dependent Care FSA.
Dermabrasion	✗	✗	✗	
Dermatology Treatment	LMN Rx	LMN Rx	✗	Dermatology treatment may or may not require a Letter of Medical Necessity or prescription dependent upon the service and treatment. Dermatology treatments that are primarily cosmetic are not eligible for reimbursement.
Diabetic Expenses: <ul style="list-style-type: none"> • Monitors • Socks • Supplies • Test Kit • Test Strips 	✓	✓	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Diagnostic Products/ Services	✓	✓	✗	Diagnostic products are typically eligible if used to determine the presence of a disease or dysfunction in the body (e.g. heart attack, stroke, diabetes, cancer).
Diaper Rash Cream and Ointment	R _x	R _x	✗	
Diapers	LMN	LMN	✗	For cases when diapers are used to treat the symptoms of an underlying medical condition, they may be eligible for reimbursement with a Letter of Medical Necessity.
Diarrhea Medicine	R _x	R _x	✗	Diarrhea medicine, such as Imodium A-D or Kaopectate, is eligible for reimbursement.
Diathermy	✓	✓	✗	
Diet Foods	✗	✗	✗	Diet foods necessary to treat a medical condition such as obesity are not eligible for reimbursement as they may also satisfy normal nutritional requirements. However, specialty foods may qualify if necessary for a medical condition such as gluten allergy, but only to the extent of the increased cost above what the same non-specialty item would cost. In the vast majority of cases, diet foods are not eligible expenses.
Dietary Supplements	R _x	R _x	✗	Dietary supplements are typically not eligible for reimbursement, unless to treat a specific illness. The IRS observed that sometimes doctors will recommend meal replacements, dietary supplements and special foods as substitutes for foods normally consumed by individuals. Even if the reason is obesity, which can be considered a disease, these items are not reimbursable because they are food substitutes and everyone needs to eat.
Dietitian	LMN	LMN	✗	When recommended by a health care professional for a medical condition, amounts paid to a dietitian are eligible for reimbursement.
Digestive Aids	R _x	R _x	✗	
Digital Thermometer	✓	✓	✗	
Disability Premiums	✗	✓	✗	Premiums may be eligible for reimbursement with an HSA, unless already paid for with pre-tax dollars.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Disabled Dependent Care Expenses	⊘	⊘	✓	Dependent care services for a disabled person that allow you to work, look for work, or go to school full-time are eligible for reimbursement under a Dependent Care FSA.
Disabled Person, Additional Expenses	✓	✓	⊘	Expenses for a disabled person, such as a wheelchair, Braille books and magazines, a guide dog and special medical care, are eligible for reimbursement.
Disposable Bra Pads for Nursing	✓	✓	⊘	
Disposable Face Mask	LMN	LMN	⊘	
Disposable Underwear	✓	✓	⊘	
Diuretics	R _x	R _x	⊘	
DNA Storage	LMN	LMN	⊘	If medically necessary for treatment of an existing or imminent medical condition, DNA storage may be eligible for reimbursement.
Doctor Fees	✓	✓	⊘	Doctor fees are eligible for reimbursement provided that the medical care was actually received.
Donor Fees	✓	✓	⊘	Donor fees are sometimes eligible for reimbursement, if the expense prepared the individual, spouse, or dependent for the procedure, such as donor fees, legal fees, testing and agency fees.
Doula	LMN	LMN	⊘	
Drug Addiction Treatment and Counseling	✓	✓	⊘	Eligible expenses include: inpatient treatment and outpatient care, including support groups.
Drug Overdose Treatment	✓	✓	⊘	Treatment for a drug overdose is eligible, as well as any associated drug counseling or rehabilitation expenses.
Drug Testing Kits for Home Use	LMN	LMN	⊘	Kits to test for a controlled substance are not eligible. If a drug testing kit is necessary for treatment of a medical condition such as addiction, it would be eligible with a Letter of Medical Necessity from a physician.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Drugs and Medicines	R _x	R _x	⊘	As of January 1, 2011, over-the-counter (OTC) drugs and medicines require a prescription for reimbursement.
Dry Cast – Protectors	✓	✓	⊘	Expenses paid for the purchase of dry casts and bandage protectors are eligible for reimbursement.
Durable Medical Equipment	✓	✓	⊘	Durable Medical Equipment (DME) includes items with an expected lifetime of at least 3 years and used for a medical reason. This may include hospital beds, patient lifts, wheelchairs, crutches, walkers, etc.
Dyslexia Treatment	LMN	LMN	⊘	
Ear Drops and Wax Removal	R _x	R _x	⊘	
Ear Piercing	⊘	⊘	⊘	
Ear Plugs	LMN	LMN	⊘	Must be prescribed to treat a specific medical condition, such as the presence of middle/inner ear tubes.
Ear Syringe	✓	✓	⊘	
Ear Thermometer	✓	✓	⊘	
Eczema Treatment	R _x	R _x	⊘	
Education/Educational Classes for Medical Condition	LMN	LMN	⊘	Payments made to a special school for a mentally impaired or physically disabled person are eligible for reimbursement if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect.
Egg and Embryo Storage Fees	LMN	LMN	⊘	Egg and embryo storage, when stored for immediate use and deemed medically necessary by a doctor, is eligible for reimbursement.
Egg Donor Fees/ Egg Recipient Fees	LMN	LMN	⊘	Egg donor fees and egg recipient fees for the individual, spouse or dependent, including legal, recipient, donor, testing and agency fees, when deemed medically necessary by a doctor, are eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Elastics for Athletes	✓	✓	✗	
Elder Care	✗	✗	✓	Adult must live with you at least 8 hours a day and be claimed as a dependent on your Federal Tax return. See Dependent Care Services.
Electric Toothbrush	✗	✗	✗	Toothbrushes are not eligible for reimbursement even if a dentist recommends special ones to treat a medical condition like gingivitis.
Electrolysis	✗	✗	✗	
Electrolyte Replacements	Rx	Rx	✗	
Electronic Cigarettes	✗	✗	✗	If in the rare case an electronic cigarette is recommended or required for smoking cessation, it could qualify under an FSA or HSA with appropriate documentation.
Electrotherapy Pain Relief Device	✓	✓	✗	
Elevated Toilet Seat	✓	✓	✗	
Elevator in Home	LMN	LMN	✗	
Embryo Storage	LMN	LMN	✗	Embryo storage for the individual and/or spouse, when required for treatment, diagnosis, mitigation, prevention or cure of a medical condition is eligible for reimbursement.
Epsom Salt	Rx	Rx	✗	
Erectile Dysfunction Treatment Medicines	Rx	Rx	✗	Some eligible treatment medicines may include: Cialis, Levitra, Viagra
Ergonomic Items	LMN	LMN	✗	
Exercise Equipment	LMN	LMN	✗	
Expectorants	Rx	Rx	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Experimental Drugs/ Experimental Medical Services	✓	✓	⊘	
Eye Drops	R _x	R _x	⊘	
Eye Equipment	✓	✓	⊘	
Eye Exams	✓	✓	⊘	Eye exams with a medical professional are eligible for reimbursement.
Eye Mask for Pain Relief	✓	✓	⊘	
Eye Pressure Monitor	✓	✓	⊘	
Eye Surgery	✓	✓	⊘	
Eye Treatment Medications	R _x	R _x	⊘	
Eyeglass Accessories	✓	✓	⊘	Eyeglass accessories may include: repair kits, lens cloths, contact solutions, etc.
Eyeglasses	R _x	R _x	⊘	Includes prescription sunglasses and over-the-counter reading glasses. Please note that product protection plans, or warranties, are not eligible for reimbursement.
Eyewear Repair Kit	✓	✓	⊘	
Face Cream with Medication	R _x	R _x	⊘	
Face Lift	⊘	⊘	⊘	A rhytidectomy, also known as a face lift, is not eligible for reimbursement.
Face Wash, Non- Medicated	⊘	⊘	⊘	
Facial Tissues	⊘	⊘	⊘	
Feminine Hygiene Products	⊘	⊘	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Fertility Monitor	✓	✓	⊘	
Fertility Treatment	✓	✓	⊘	Includes ovulation predictor kits and pregnancy tests.
Fever Reducing Medications	R _x	R _x	⊘	
Fiber	R _x	R _x	⊘	
Field Trips	⊘	⊘	⊘	
Finance Charges	⊘	⊘	⊘	Finance charges include the cost of borrowing to pay for a medical expense and any interest charged as a result. These expenses are not eligible for reimbursement.
First Aid Adhesive	✓	✓	⊘	
First Aid Cream	R _x	R _x	⊘	
First Aid Drugs and Medicines	R _x	R _x	⊘	
First Aid Kit/Supplies	✓	✓	⊘	
Fish Oil Supplements	LMN	LMN	⊘	
Fitness Programs	LMN	LMN	⊘	Fees paid for a fitness program may be eligible for reimbursement if prescribed by a physician and substantiated by his or her statement that treatment is necessary to alleviate a medical problem.
Fitness Tracker	LMN	LMN	⊘	
Flu Shot	✓	✓	⊘	
Fluoridation Services	LMN	LMN	⊘	Fluoridation services may include fluoride supplements or modifications to home water filtration systems to allow for increased fluoride.
Fluoride Rinse	LMN	LMN	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Fluoride Treatment (dentist)	✓	✓	✗	
Food	LMN	LMN	✗	Food may be eligible for reimbursement if submitted with a Letter of Medical Necessity explaining that it is needed to treat a specific illness or ailment, and if the food does not substitute for normal nutritional requirements. However, the amount that may qualify for reimbursement is limited to the amount by which the cost of the food exceeds the cost of commonly available versions of the same product.
Foot Care	✓	✓	✗	Foot care, including over-the-counter foot care items, are eligible for reimbursement without a prescription unless the item contains a medical ingredient, in which case a prescription would be required for reimbursement.
Forehead Thermometer	✓	✓	✗	
Foreign Medical Care	✓	✓	✗	Medical care received in foreign countries is eligible for reimbursement.
Formula	LMN	LMN	✗	Formula is typically not eligible for reimbursement. However, the excess cost of a specialized formula may be eligible with a Letter of Medical Necessity stating the formula is necessary to treat a medical condition.
Founder's Fee	✗	✗	✗	Founder's fees related to assisted living are not eligible for reimbursement.
Fuel, Gasoline for Medical Care	✓	✓	✗	Cost of fuel is eligible for reimbursement for transportation to and from medical care, up to the allowed mileage rate, which, as of April 30, 2018, is 18 cents per mile.
Funeral Expenses	✗	✗	✗	
Gait Belt	✓	✓	✗	Also known as a transfer belt, worn around a person's waist, that is used to make it easier for a caregiver to transfer a person from one spot to another.
Gambling Treatment	LMN	LMN	✗	Gambling treatment, if related to the treatment of a legitimate medical condition, is eligible for reimbursement.
Gas Relievers	R _x	R _x	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Gastric Bypass Surgery Including Excess Skin Removal	✓	✓	⊘	
Gastrointestinal Medication	R _x	R _x	⊘	
Gauze and Gauze Bandages	✓	✓	⊘	
Gel Breast Pads	✓	✓	⊘	
Genetic Testing	LMN	LMN	⊘	
Gift Cards	⊘	⊘	⊘	Gift cards are not eligible for reimbursement, even if these cards are provided by a medical provider such as an eye glass store or pharmacy.
Glasses	R _x	R _x	⊘	
Glucosamine	✓	✓	⊘	
Glucose: <ul style="list-style-type: none"> • Gel • Monitor • Monitoring Supplies • Tablets 	✓	✓	⊘	
Gloves, Latex	✓	✓	⊘	
Goggles	LMN	LMN	⊘	Goggles for general use are not eligible. Prescription goggles necessary for treatment of a medical condition may be eligible with a Letter of Medical Necessity.
Grab Bars for Bathroom	LMN	LMN	⊘	Grab bars for a bathroom are devices for improving safety and accessibility. They are bolted to the wall securely enough to support the body weight of an adult.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Guards for Teeth Grinding	✓	✓	✗	
Guide Dog	✓	✓	✗	
Gynecologist	✓	✓	✗	
Hair: <ul style="list-style-type: none"> • Colorants • Regrowth • Removal • Transplants 	✗	✗	✗	
Half Way House	LMN	LMN	✗	The cost of a half way house necessary for treatment of an addiction or other medical treatment may be eligible for reimbursement.
Hand Lotion Containing a Medicine	R _x	R _x	✗	
Hand Sanitizer	R _x	R _x	✗	
Handicap, Disability License Plates	✓	✓	✗	
Headache Medications	R _x	R _x	✗	
Health Clubs/Gym Membership Dues and Fees	LMN	LMN	✗	
Health Institute Fees	LMN	LMN	✗	Health institute fees may be eligible for reimbursement provided that the fees are for eligible medical services that have been incurred and that the service is prescribed or recommended.
Health Insurance Premiums	✗	✓	✗	Health insurance premiums may be eligible for reimbursement with an HSA unless already paid for with pre-tax dollars.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Health Screenings	✓	✓	✗	
Hearing Aid Batteries	✓	✓	✗	
Hearing Aids	✓	✓	✗	Hearing aids and repair for hearing aids are eligible for reimbursement.
Heart Defibrillators	✓	✓	✗	
Heated Neck Rest	✓	✓	✗	
Heating Pads	✓	✓	✗	
Hemorrhoid Treatment	R _x	R _x	✗	May include hemorrhoid cream, medicated cooling pad, medication, etc.
Herbs/Herbal Medication	LMN	LMN	✗	The cost of herbs taken for general well-being is not eligible for reimbursement. However, the costs of herbs taken to alleviate a specific medical condition are eligible.
HMO (Health Maintenance Organization)	✗	✓	✗	Insurance premiums are never eligible for reimbursement with an FSA or DC FSA, but may be eligible with an HSA unless already paid for with pre-tax dollars.
Holistic Healers	R _x	R _x	✗	
Home Alterations	LMN	LMN	✗	Expenses for home improvements/adaptive equipment may be reimbursed if the main purpose for the item is medical care. The cost of permanent improvements that increase the value of your property may be partially reimbursed. The cost of the improvement is reduced by the increase in the value of your property. Capital expenses can include entrance and exit ramps, widening doorways, kitchen modifications, installing railings, etc. Expenses must be directly related to the medical condition. Refer to IRS Publication 502 for additional information.
Home Health Care	✓	✓	✗	May include nursing care, physical therapy, speech language pathology, home health aides, etc. Non-medical services, such as housecleaning and personal services, are not eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Home Medical Equipment	✓	✓	✗	Home diagnostic kits, tests, devices are typically eligible for reimbursement if used to determine the presence of a disease or dysfunction in the body (e.g. heart attack, stroke, diabetes, cancer).
Homeopathic Care	LMN	LMN	✗	Homeopathic care rendered by a licensed health care professional who provides the care for the treatment of a specific illness or disorder for you, your spouse or dependent are eligible for reimbursement.
Homeopathic Medicines	LMN	LMN	✗	Homeopathic medicines used for treatment of a specific illness or disorder are eligible for reimbursement.
Hormone Replacement Therapy	R _x	R _x	✗	
Hospital Care	✓	✓	✗	
Hospital Insurance Premiums	✗	✓	✗	Hospital insurance premiums, if they have not been paid for with pre-tax dollars, are eligible for reimbursement with an HSA.
Hospital Services and Fees	✓	✓	✗	
Hot and Cold Compress	✓	✓	✗	
Hot Packs	✓	✓	✗	
Hot Tub	LMN	LMN	✗	
Household Help	✗	✗	✗	May include nursing care, physical therapy, speech language pathology, home health aides, etc. Non-medical services, such as housecleaning and personal services, are not eligible for reimbursement.
Housekeeper	✗	✗	✗	
Human Guide	✓	✓	✗	To assist a physically, visually, or mentally impaired person, the cost of a human guide is a eligible for reimbursement.
Humidifier	LMN	LMN	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Hydrogen Peroxide	R _x	R _x	⊘	
Hydrotherapy	LMN	LMN	⊘	
Hyperbaric Oxygen Therapy	LMN	LMN	⊘	
Hypnotherapy/ Hypnosis	LMN	LMN	⊘	
Hysterectomy	✓	✓	⊘	
Ibuprofen	R _x	R _x	⊘	
Illegal Operations and Treatments	⊘	⊘	⊘	Illegal operations and treatments in violation of federal law are not eligible for reimbursement.
Immunizations	✓	✓	⊘	Includes those recommended for overseas travel.
Immunotherapy	✓	✓	⊘	
Impotence Medicines and Treatments	R _x	R _x	⊘	
In Vitro Fertilization (IVF)	✓	✓	⊘	
Inclinor	LMN	LMN	⊘	
Incontinence Supplies	✓	✓	⊘	Incontinence supplies include overnight diapers, absorbency pads, etc.
Indigestion Treatment	R _x	R _x	⊘	Indigestion treatment includes antacids, H2-receptor blockers, prokinetic agents, etc.
Individual Insurance Premiums	⊘	✓	⊘	Individual insurance premiums are eligible for reimbursement with an HSA unless already paid for with pre-tax dollars.
Infant Formula	LMN	LMN	⊘	Infant formula is typically not eligible for reimbursement. When there is a medical condition that requires use of a specific type of formula, you may be reimbursed the difference in cost.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Infertility Treatment	✓	✓	⊘	Medical expenses related to the treatment of infertility are eligible for reimbursement. Eligible expenses may include fertility drugs, surgery, and in-vitro fertilization.
Injection Snoreplasty	LMN	LMN	⊘	
Inpatient Hospitalization Services	✓	✓	⊘	
Insect Bite Creams and Ointments	R _x	R _x	⊘	
Insect Repellent	⊘	⊘	⊘	Insect repellent is not eligible for reimbursement unless it is combined with sunscreen SPF 15 or greater and the primary purpose is sun protection.
Insoles	✓	✓	⊘	
Insulin and Insulin Supplies	✓	✓	⊘	Insulin supplies may include syringes, pumps, pens, blood glucose meter, testing strips, etc.
Insurance Premiums	⊘	✓	⊘	Under IRS rules, insurance premiums cannot be reimbursed under a Health Care FSA. However, they are eligible for reimbursement with an HSA unless already paid for with pre-tax dollars.
Inversion Table	LMN	LMN	⊘	
Investigational Surgery	✓	✓	⊘	
IV Equipment and Stands	✓	✓	⊘	
Joint Pain Relievers	R _x	R _x	⊘	
Joint Supplements	✓	✓	⊘	
Kenalog Injections	⊘	⊘	⊘	
Ketone Test Strips	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Kids Training Pants	✓	✓	⊘	
Kinesiology	LMN	LMN	⊘	When required for medical care, kinesiology costs are eligible, but sometimes a Letter of Medical Necessity is required for reimbursement.
Kinesiology Tape	✓	✓	⊘	
Kits (general, at-home)	✓	✓	⊘	Expenses paid for kits such as first aid, home test, snake bite and bee sting are eligible for reimbursement.
Knee Wraps and Support	✓	✓	⊘	
Lab Fees	✓	✓	⊘	Laboratory fees that are part of medical care are eligible for reimbursement.
Lactaid	R _x	R _x	⊘	
Lactation Aids/ Expenses	✓	✓	⊘	Lactation aids refers to a variety of items including breast pumps, nursing pads, breastmilk storage bags, breast creams, etc.
Lactation Consultant	✓	✓	⊘	
Lactose Intolerance Medications	R _x	R _x	⊘	
Lamaze Classes	✓	✓	⊘	Expenses are eligible for reimbursement for the woman who is having the child.
Language Training	LMN	LMN	⊘	
Lanolin	✓	✓	⊘	
Lap Band Surgery	✓	✓	⊘	
Laser Eye Surgery, LASIK	✓	✓	⊘	
Laser Genesis	✓	✓	⊘	Expenses paid for laser genesis to treat conditions such as rosacea are eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Laser Hair Removal	⊘	⊘	⊘	
Late Payment Provider Fees	⊘	⊘	⊘	
Late Pick-Up Fees	⊘	⊘	⊘	
Laxatives	R _x	R _x	⊘	
Lead-Based Paint Removal	LMN	LMN	⊘	Expenses for removing lead-based paint from surfaces in your home to prevent a child who has, has had or is in danger of lead poisoning from eating the paint can be reimbursed. These surfaces must be in poor repair and within a child's reach. The cost of repainting the affected area(s) is not eligible for reimbursement. If you cover the area with wallboard or paneling instead of removing the lead paint, these items will be treated as capital expense.
Learning Disability Treatment	LMN	LMN	⊘	The portion of tuition/tutoring fees covering services rendered specifically for your child's severe learning disabilities caused by mental or physical impairments (such as nervous system disorders, or closed head injuries) and paid to a special school or to a specially-trained teacher may be eligible for reimbursement if prescribed by a physician. Examples of eligible expenses include: remedial reading for your child or dependent with dyslexia and testing to diagnose a disability.
Legal Fees	LMN	LMN	⊘	Legal fees paid to authorize treatment for mental illness are eligible for reimbursement.
Legal Fees in Connection with Fertility Treatments	✓	✓	⊘	Legal fees for fertility treatments in connection with a medical service for the account holder or qualified dependent, such as the production of a surrogacy contract, are eligible for reimbursement.
Lice Treatment	R _x	R _x	⊘	
Life Alert Emergency Medical Alert System	✓	✓	⊘	
Lifetime Care Advance Payment	⊘	⊘	⊘	Fees or advance payments made to a retirement home or continuing care facility are not eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Light Therapy	✓	✓	✗	
Lip Balm (SPF 15+)	✓	✓	✗	
Liposuction	✗	✗	✗	
Lipstick	✗	✗	✗	
Liquid Adhesive for Small Cuts	✓	✓	✗	
Listening Therapy	✓	✓	✗	
Lodging at a Medical Conference	✗	✗	✗	
Lodging for Medical Care – Patient	LMN	LMN	✗	Up to \$50 per night is eligible for reimbursement if the following conditions are met: the lodging is primarily for, and essential to, medical care; the medical care is provided by a doctor in a licensed hospital or medical care facility related to/equivalent to a licensed hospital; the lodging is not lavish or extravagant; there is no significant element of personal pleasure or leisure in the travel.
Lodging – Companion	✓	✓	✗	Your companion's lodging can be reimbursed if he or she is accompanying the patient (you or your dependent) for medical reasons and it meets the criteria listed above.
Long-Term Care Insurance Premiums	✗	✓	✗	Under IRS rules, insurance premiums cannot be reimbursed under a Health Care FSA. However, they are eligible with an HSA unless already paid for with pre-tax dollars
Long-Term Care Services	✗	✗	✗	Refer to Section 106(c) of the IRS Code for more information.
Long Term Disability Insurance	✗	✗	✗	
Lubricants	R _x	R _x	✗	
Lumbar Support	✓	✓	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Magnetic Therapy	LMN	LMN	⊘	
Makeup	⊘	⊘	⊘	
Marriage Counseling	⊘	⊘	⊘	Expenses for marriage counseling services do not qualify as medical expenses. However, sexual inadequacy or incompatibility treatment is eligible for reimbursement if the treatment is provided by a psychiatrist.
Massage Therapy	LMN	LMN	⊘	
Mastectomy-Related Bras	✓	✓	⊘	
Maternity Charges	✓	✓	⊘	Maternity charges include the cost of medical support during pregnancy and childbirth, such as prenatal vitamins, lab work, ultrasounds, etc.
Maternity Clothes	⊘	⊘	⊘	
Maternity Support Belt	✓	✓	⊘	
Mattress	LMN	LMN	⊘	
Meals	⊘	⊘	⊘	Meals at a conference, outside of a hospital, or for a companion are all not eligible for reimbursement.
Meals in a Hospital	✓	✓	⊘	Food purchased from within a hospital are eligible for reimbursement, as long as you can verify that the principal reason for visiting is to receive necessary medical care.
Medical Aids	✓	✓	⊘	Medical aids such as false teeth, hearing aids, orthopedic shoes, crutches and elastic hosiery are eligible for reimbursement.
Medical Alert Bracelet	✓	✓	⊘	
Medical Care Outside the U.S.	✓	✓	⊘	
Medical Conferences	LMN	LMN	⊘	If the attendance of a medical conference is required for the treatment of a medical condition of the accountholder or a qualified dependent, the cost of admission and

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
				transportation to the conference are eligible for reimbursement with a Letter of Medical Necessity. The cost of meals and lodging at the conference are not eligible.
Medical Equipment	✓	✓	✗	Medical equipment encompasses a wide range of items that treat a medical condition or monitor its status.
Medical Information Plan Fees	✓	✓	✗	Amounts paid to a plan that maintains electronic medical information for you, your spouse or dependents are eligible for reimbursement.
Medical Marijuana	✗	✗	✗	
Medical Monitor	✓	✓	✗	
Medical Newsletter	✗	✗	✗	
Medical Records Charge	✓	✓	✗	Costs associated with copying or transferring medical records to a new provider are eligible for reimbursement.
Medical Services	✓	✓	✗	Expenses paid for medical services prescribed by physicians or other health care providers acting within their scope of licensure are eligible for reimbursement.
Medical Supplies	✓	✓	✗	Medical supplies encompasses a wide range of items that treat a medical condition or monitor its status.
Medical Testing Devices	✓	✓	✗	Medical testing devices are products that perform medical tests such as cholesterol monitors, home blood pressure monitors, asthma monitors, etc. Some devices may require a prescription.
Medical, Dental, or Vision Office Visits	✓	✓	✗	
Medicare Premiums	✗	✓	✗	
Medicated... • Body Wash • Face Wash • Hand Cream • Lip Treatments	R _x	R _x	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
<ul style="list-style-type: none"> Shampoo Toothpaste 				
Medicine Droppers	✓	✓	⊘	
Medicines/Drugs that are Over-the-Counter (OTC)	R _x	R _x	⊘	
Medicines Purchased from Other Countries	R _x	R _x	⊘	Prescribed medicines purchased and consumed in another country or legally imported medicines are eligible for reimbursement if the drug is legal in both the other country and the United States.
Medicines, Prescriptions	R _x	R _x	⊘	
Mediscope	✓	✓	⊘	
Menopause Treatment and Medical Services	✓	✓	⊘	Menopause treatment may include hormone therapy, antidepressants, etc.
Menstrual Pain Relievers	R _x	R _x	⊘	
Mentally Handicapped, Special Home	LMN	LMN	⊘	
Micro Dermabrasion	⊘	⊘	⊘	
Midwife Services	✓	✓	⊘	
Migraine Cooling Headache Pads	✓	✓	⊘	
Migraine Relief	R _x	R _x	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Mileage Expenses for Travel for Medical Care	✓	✓	⊘	For services provided as of April 30, 2018, the reimbursement rate is \$0.18/mile. To submit a claim for mileage expenses, please include the number of miles, the date of service and the dollar amount of the mileage expense you are claiming.
Mineral Supplements	R _x	R _x	⊘	
Missed Appointment Fees	⊘	⊘	⊘	
Moisturizer	⊘	⊘	⊘	
Mold Removal	LMN	LMN	⊘	
Morning After Pill	R _x	R _x	⊘	The morning after pill is a form of emergency contraception, also known as Plan B.
Motion Sickness Medicine	R _x	R _x	⊘	
Motion Sickness Wristbands	✓	✓	⊘	
Mouthwash	⊘	⊘	⊘	
Multivitamins	LMN	LMN	⊘	
Muscle Pain Relievers	R _x	R _x	⊘	
Nail Polish	⊘	⊘	⊘	
Nanny	⊘	⊘	✓	A DC FSA will cover nanny expenses related to the care of a child, disabled spouse, elderly parent or other dependent who is physically unable or incapable of self-care. Care provided must enable the parents to be gainfully employed, seek gainful employment, or attend school full-time.
Nasal Aspirator	✓	✓	⊘	
Nasal Spray	R _x	R _x	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Nasal Strips	R _x	R _x	⊘	
Natural Lens Replacement	LMN	LMN	⊘	
Naturopathic Care	LMN	LMN	⊘	Naturopathic care rendered by a licensed health care professional who provides this care for the treatment of a specific illness or disorder are eligible for reimbursement.
Nausea Medicine	R _x	R _x	⊘	
Nebulizer	✓	✓	⊘	
Needle Container	✓	✓	⊘	
Neti Pots	✓	✓	⊘	
Neurologist	✓	✓	⊘	
Newborn Care	✓	✓	⊘	Medical care for a newborn dependent is eligible for reimbursement.
Newborn Nursing Care	✓	✓	⊘	Nursing services while at the hospital for a newborn are eligible for reimbursement.
Nicotine Gum	R _x	R _x	⊘	
Nicotine Patches	R _x	R _x	⊘	
Night Mouth Guards	LMN	LMN	⊘	
Non-Covered Services	✓	✓	⊘	Medical care or services that are not covered under your major medical plan may be eligible for reimbursement.
Non-Prescription Drugs and Medicines	R _x	R _x	⊘	
Nursing Bra	⊘	⊘	⊘	
Nursing Care and Services	✓	✓	⊘	Nursing services are eligible for reimbursement, whether provided in your home or another facility. The nurse need not be an R.N. or L.P.N., as long as the services

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
				rendered are of a kind generally performed by a nurse. These include services directly related to caring for and monitoring your, your spouse's or your dependent's condition, including: preparing and giving medication, changing dressings, providing wound care and monitoring vital signs. If the individual providing nursing services also provides household and personal services, only those charges related to actual nursing care are eligible for reimbursement.
Nursing Home	✓	✓	⊘	Expenses for medical care in a nursing home for you, your spouse and dependent(s), including meals and lodging, may be reimbursed if the main purpose of the stay is to receive medical care. If the primary reason for confinement is personal, only the portion of the cost that is directly related to medical care or nursing services may be reimbursed.
Nursing Supplies	✓	✓	⊘	Nursing supplies are the equipment/supplies that assist with breastfeeding/nursing, including breast pumps, bra pads, lanolin cream, etc.
Nutritional Supplements	LMN	LMN	⊘	Dietary, nutritional and herbal supplements, vitamins and natural medicines are not eligible for reimbursement if they are merely beneficial for general health. However, they may be reimbursable if recommended by a medical practitioner to treat a specific medical condition.
Nutritionist	LMN	LMN	⊘	Nutritional services related to the treatment and guidance of a specific diagnosis or medical condition are eligible for reimbursement.
OB/GYN	✓	✓	⊘	
Obstetrical Care	✓	✓	⊘	
Occlusal Guards	✓	✓	⊘	
Occupational Therapy	LMN	LMN	⊘	
Omega-3 Supplements	R _x	R _x	⊘	
Oncologist	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Online or Telephone Consultation, Medical Practitioner's Fee	✓	✓	✗	A medical practitioner's fee for an online or telephone consultation is eligible for reimbursement.
Operations	✓	✓	✗	
Ophthalmologist	✓	✓	✗	
Optometrist	✓	✓	✗	
Oral Glucose Gel	✓	✓	✗	
Oral Remedies and Treatments	✓	✓	✗	Oral remedies and treatments include items that treat, alleviate or prevent a condition/disease of the mouth such as anti-fungal oral medication or medicated toothpaste.
Organ Donation/ Organ Transplant	✓	✓	✗	
Ortho Keratotomy or Orthokeratology	✓	✓	✗	
Orthodontia	✓	✓	✗	This type of service does not fit the normal 'fee for service' arrangements with other care, and reimbursement can be made once charges have been billed. This can be a one-time fee less any amount paid, or to be paid by your insurance plan, or as you are billed each month.
Orthodontia Wax	✓	✓	✗	
Orthopedic and Surgical Supports	✓	✓	✗	Orthopedic and surgical supports include arch supports, arm slings, back braces, knee braces, etc.
Orthopedic Neck Support	✓	✓	✗	
Orthopedic Shoe Inserts	✓	✓	✗	Both custom-made and over-the-counter inserts are eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Orthopedic Shoes	LMN	LMN	⊘	Covered only if the shoes are custom-fitted to the wearer's feet. Only the cost difference between the orthopedic shoes and regular comparable shoes will be reimbursed.
Orthotics	✓	✓	⊘	
OSHA Compliance Fees/Handling Fees for Biohazard Waste Disposal	✓	✓	⊘	Fees charged by the provider to meet OSHA compliance requirements are eligible for reimbursement.
Osteopath Fees	✓	✓	⊘	
Ostomy, Colostomy Supplies	✓	✓	⊘	Expenses may include closed/drainable pouches, skin barriers, ostomy belt, etc.
Out-of-Network Provider	✓	✓	⊘	
Over-the-Counter (OTC) Items and Supplies	✓	✓	⊘	Certain OTC items are eligible for reimbursement without a prescription, such as bandages, first aid supplies and insulin. OTC items that contain a medical ingredient will require a prescription to be eligible for reimbursement.
Over-the-Counter (OTC) Items and Supplies that are Dual Purpose	LMN	LMN	⊘	Dual purpose items (products normally used for general health, but can also be used to alleviate a medical condition) may be eligible for reimbursement, but require a Letter of Medical Necessity and your receipt.
Over-the-Counter Medicine	R _x	R _x	⊘	
Ovulation Monitor	✓	✓	⊘	
Oxygen Equipment	✓	✓	⊘	
Pads	R _x	R _x	⊘	Some pads are eligible for reimbursement if they are primarily used for treatment of a medical condition. Pads may include bladder control pads, nursing pads, cooling headache pads, etc. Menstrual pads are not eligible for reimbursement.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Pain Relief Eye Mask	✓	✓	⊘	
Pain Relievers	R _x	R _x	⊘	
Parking Fees and Tolls for Medical Care or Treatment	✓	✓	⊘	
Particulate Respirator Mask	✓	✓	⊘	
Pastoral Counseling	LMN	LMN	⊘	Pastoral counseling is typically not considered eligible for reimbursement. Service is only covered when recommended by a health care professional to treat a medical condition (such as depression) and will require a Letter of Medical Necessity.
Paternity Testing	⊘	⊘	⊘	
Patterning Exercises	✓	✓	⊘	While these exercises are often done by family members, the expense to hire someone to perform patterning exercises is eligible for reimbursement.
Peak Flow Meter	✓	✓	⊘	
Pedicure	⊘	⊘	⊘	
Pedometer	LMN	LMN	⊘	
Penile Implants	LMN	LMN	⊘	Implants may be eligible for reimbursement if there is a clear medical cause for the erectile dysfunction and it is unlikely to resolve through other treatments or over time.
Perfume	⊘	⊘	⊘	
Peroxide	R _x	R _x	⊘	
Personal Trainer	LMN	LMN	⊘	A personal trainer is only eligible for reimbursement when recommended by a health care professional to treat a medical condition.
PET Scan	✓	✓	⊘	
Petroleum Jelly	LMN	LMN	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Phototherapy	✓	✓	✗	
Physical Exams	✓	✓	✗	
Physical Exams for Caregivers	✗	✗	✗	
Physical Therapy	✓	✓	✗	
Physician Retainer Fee	✗	✗	✗	
Pills: <ul style="list-style-type: none"> • Pill Boxes • Pill Clocks • Pill Crushers • Pill Cutters • Pill Sorters • Pill Organizers 	✓	✓	✗	
Pillows for Lumbar Support	LMN	LMN	✗	
Pillows for Treatment of Fevers	✓	✓	✗	Expenses paid for the purchase of pillows manufactured specifically to treat fevers are eligible for reimbursement.
Plane Tickets Related to Medical Treatment	✓	✓	✗	You must submit information and documentation to prove that the airfare is in fact related to medical care.
Postage	✗	✗	✗	
Pre-Existing Conditions	✓	✓	✗	Medical expenses not covered because of the plan's pre-existing conditions limitations are eligible for reimbursement.
Pregnancy Aids	✓	✓	✗	Items that relieve or reduce the discomfort of pregnancy may be eligible for reimbursement. Examples include: maternity girdles, elastic hosiery, and maternity support belts.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Pregnancy and Fertility Kits	✓	✓	✗	Expenses may include ovulation trackers and pregnancy tests.
Pregnancy Tests	✓	✓	✗	
Premiums	✗	✓	✗	Eligible for reimbursement with an HSA unless already paid for with pre-tax dollars.
Prenatal Ultrasound	✓	✓	✗	
Prenatal Vitamins	✓	✓	✗	
Prepayment of Medical Expenses	✗	✗	✗	Expenses must first be incurred to be eligible for reimbursement, so prepayment of medical expenses is typically not eligible for reimbursement.
Preschool or Nursery School	✗	✗	✓	
Prescription Drug Discount Program	✗	✗	✗	Fees paid to get access to drugs at a reduced cost are not eligible for reimbursement. Actual costs paid for prescription drugs are eligible for reimbursement.
Prescription Drugs and Medicines	✓	✓	✗	
Preventive Care	✓	✓	✗	Preventive care refers to immunizations, lab tests, physical exams, etc.
Preventive Care Screenings	✓	✓	✗	If the tests are designed to assess symptoms of a medical diagnosis, they are eligible for reimbursement. Examples include clinic and home testing kits for blood pressure, glaucoma, cataracts, hearing, cholesterol, etc.
Private Hospital Room	✓	✓	✗	The extra cost of a private hospital room is eligible for reimbursement.
Probiotics	LMN	LMN	✗	
Progesterone and Testosterone Hormones	LMN	LMN	✗	
Prosthesis	✓	✓	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Psychiatric Services and Care	✓	✓	✗	
Psychoanalysis	LMN	LMN	✗	
Psychologist	✓	✓	✗	
Pulse Oximeter	✓	✓	✗	
Q-Tips	✗	✗	✗	
Radial Keratotomy (RK)	✓	✓	✗	
Radon Mitigation	LMN	LMN	✗	If a physician requires radon mitigation in your home due to a medical condition caused or aggravated by an unacceptable level of radon, the cost of mitigation may be eligible for reimbursement.
Reading Glasses	✓	✓	✗	
Reasonable and Customary (R&C) Charges, Amounts Above	✓	✓	✗	Medical expenses in excess of the plan's reasonable and customary charges are eligible for reimbursement.
Recliner Chairs	LMN	LMN	✗	If required for treatment of a medical condition, certain recliner chairs that have been adapted for medical purposes may be eligible for reimbursement.
Reflexology	LMN	LMN	✗	
Rehabilitation Center	✓	✓	✗	
Rehydration Solution	✓	✓	✗	
Rental Cars	✓	✓	✗	A rental car necessary for transportation to or from a medical related appointment or stay (with the necessary documentation from a physician) is eligible for reimbursement. Also eligible is the mileage for the vehicle up to the allowed rate.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Respiratory Treatments	✓	✓	⊘	
Retainer (orthodontic)	✓	✓	⊘	
Rhinoplasty	⊘	⊘	⊘	
Rubbing Alcohol	R _x	R _x	⊘	
Rubdowns	LMN	LMN	⊘	
Safety Glasses	⊘	⊘	⊘	
Sales Tax	✓	✓	⊘	
Saline Nasal Spray	✓	✓	⊘	
Savings Club, Pharmacy	⊘	⊘	⊘	Dues to join a club that offers discounts on health items is not eligible for reimbursement.
Scale for Food or Weight	LMN	LMN	⊘	
Scar Treatment	LMN	LMN	⊘	
Schools and Education, Residential	LMN	LMN	⊘	Residential schools and education is eligible for reimbursement if the primary reason for attending a specific school or educational facility is to receive medical treatment in conjunction with education.
Schools and Education, Special	LMN	LMN	⊘	Payments made to a special school for a mentally impaired or physically disabled person are eligible for reimbursement if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect.
Sclerotherapy	⊘	⊘	⊘	
Scooter, Electric	LMN	LMN	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Screening Tests	✓	✓	⊘	
Sea-Band for Motion Sickness	✓	✓	⊘	
Sedatives	R _x	R _x	⊘	
Seeing-Eye Dog	✓	✓	⊘	
Service Animals	LMN	LMN	⊘	Expenses to train or procure any guide dog, signal dog or other animal individually trained to provide assistance to you, your spouse or your dependent with a disability is eligible for reimbursement.
Sexual Counseling	LMN	LMN	⊘	If the reason for sexual counseling is the result of an underlying medical condition (such as erectile dysfunction, diabetes, heart disease, etc.), the expense would be eligible for reimbursement.
Sexual Dysfunction	LMN	LMN	⊘	When recommended for treatment of a medical condition, costs associated with treatment of sexual dysfunction are eligible for reimbursement.
Shampoo, Medicated	R _x	R _x	⊘	Shampoo is generally not eligible for reimbursement. Expenses paid for the purchase of medicated shampoos used to treat a lice infestation are reimbursable.
Sharps Container (needle container)	✓	✓	⊘	
Shaving Cream or Lotion	⊘	⊘	⊘	
Shipping and Handling Fees	✓	✓	⊘	Shipping and handling charges for medical needs, such as mail-order prescriptions are eligible for reimbursement.
Sinus Medicine	R _x	R _x	⊘	
Sinus Rinse	✓	✓	⊘	
Sitz Bath	LMN	LMN	⊘	
Skin Moisturizer	⊘	⊘	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Skin Tag Removal	LMN	LMN	⊘	
Sleep Aids	R _x	R _x	⊘	
Sleep Deprivation Treatment	✓	✓	⊘	Sleep deprivation treatment may include stimulus control therapy, sleep hygiene, sleep environment changes, etc. Medications will require a prescription.
Smoking Cessation Products	R _x	R _x	⊘	Smoking cessation products include nicotine patches, gum, lozenges, etc. Smokeless cigarettes are not eligible for reimbursement.
Smoking Cessation Programs	✓	✓	⊘	Smoking cessation programs include counseling, medicine, consultations, coaching, etc.
Soap	⊘	⊘	⊘	
Somnoplasty	✓	✓	⊘	
Special Foods	LMN	LMN	⊘	Special food is eligible for reimbursement if prescribed by a physician to treat an illness or ailment, and not merely as a substitute for normal nutritional requirements. The amount that can be reimbursed is limited to the amount that the special food exceeds the cost of commonly available versions of the same product.
Specialized Equipment or Services	LMN	LMN	⊘	See Adaptive Equipment.
Speech Therapy	✓	✓	⊘	
Sperm Storage Fees	LMN	LMN	⊘	Fees for temporary storage might qualify, but only to the extent necessary for immediate conception and must be deemed medically necessary by a doctor. Storage fees for undefined future conception are not considered to be for medical care.
Spermicidals	R _x	R _x	⊘	
St. John's Wort	R _x	R _x	⊘	
Steam Inhaler	✓	✓	⊘	
Steam Packs	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Stem Cell Storage	LMN	LMN	⊘	
Sterilization	✓	✓	⊘	
Stethoscope	✓	✓	⊘	
Stomach Remedies	R _x	R _x	⊘	
Student Health Fee	⊘	⊘	⊘	A student health fee is the amount charged by a university/school to utilize the school's health care services.
Sublingual Immunotherapy	✓	✓	⊘	
Substance Abuse Treatment	✓	✓	⊘	
Subway Fare for Medical Treatment	✓	✓	⊘	
Summer School	⊘	⊘	⊘	
Sun Protective (SPF) Clothing	⊘	⊘	⊘	
Sunburn Cream and Ointments	R _x	R _x	⊘	
Sunglasses	R _x	R _x	⊘	
Sunscreen: <ul style="list-style-type: none"> • Regular, SPF 15+ • For Kids • For Wet Skin • With Insect Repellant 	✓	✓	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Suntan Lotion without Sunscreen (SPF)	⊘	⊘	⊘	
Supplements (vitamin and nutritional)	R _x	R _x	⊘	
Supplies to Treat a Medical Condition	✓	✓	⊘	
Support Braces	✓	✓	⊘	
Support Hose	LMN	LMN	⊘	Support hose (compression hosiery) is sometimes eligible for reimbursement if the item is being used to treat a medical condition. Only the excess cost is reimbursable. The Letter of Medical Necessity must indicate that the individual would otherwise not have purchased the item "but for" the medical condition.
Surgery	✓	✓	⊘	
Surrogate Mother	⊘	⊘	⊘	
Swimming Lessons	LMN	LMN	⊘	Swimming lessons for general wellbeing are not eligible for reimbursement.
Swimming Pool	LMN	LMN	⊘	Only pool-related expenses above and beyond the value added to the home is eligible for reimbursement.
Syringes	✓	✓	⊘	Syringes and all insulin-related supplies are eligible for reimbursement.
Tampons	⊘	⊘	⊘	
Tanning Salon and Equipment	⊘	⊘	⊘	
Tattoo Removal	⊘	⊘	⊘	
Taxes on Medical Services and Products	✓	✓	⊘	Taxes on medical services and products are eligible for reimbursement. This includes local, state, service and other taxes.
Taxi Fare (for medical treatment)	✓	✓	⊘	See Transportation.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Teeth Grinding Prevention	✓	✓	⊘	The prevention of teeth grinding (bruxism) during sleep is eligible for reimbursement. This usually consists of using a mouth guard at night (nightguard).
Teeth Whitening	⊘	⊘	⊘	
Teething Pain Reliever	R _x	R _x	⊘	
Telephone Consultation (Health Care Professional Fee)	✓	✓	⊘	
Telephone for Hearing Impaired	✓	✓	⊘	Expenses associated with purchasing special telephone equipment for you, your spouse or your dependent with a hearing impairment are eligible for reimbursement.
Television for Hearing Impaired	✓	✓	⊘	Assisted Listening Devices (ALDs) are eligible for reimbursement. These may include wireless headphones, wireless hearing aid streaming, or loop systems.
TENS Machine	✓	✓	⊘	
Therapy	✓	✓	⊘	Therapy not required for a medical or mental purpose will typically not be eligible for reimbursement, such as marriage or family counseling, unless appropriate documentation is provided. A Letter of Medical Necessity may be required.
Therapy Eye Mask	✓	✓	⊘	
Thermography	✓	✓	⊘	
Thermometer	✓	✓	⊘	
Throat Lozenges	R _x	R _x	⊘	
Toiletries	⊘	⊘	⊘	
Tolls for Medical Care or Treatment	✓	✓	⊘	
Toothache Pain Relievers	R _x	R _x	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Toothbrush	⊘	⊘	⊘	Toothbrushes, including electric toothbrushes, will not qualify even if a dentist recommends special ones to treat a medical condition like gingivitis.
Toothpaste	R _x	R _x	⊘	Medicated toothpaste is eligible for reimbursement with a prescription.
Topical Analgesics (muscles and arthritis)	R _x	R _x	⊘	
Topical Skin Treatment	R _x	R _x	⊘	
Topical Steroids	R _x	R _x	⊘	
Transcutaneous Electrical Nerve Stimulation Device	✓	✓	⊘	
Transgender Counseling or Surgery	LMN	LMN	⊘	
Transplants	✓	✓	⊘	All costs associated with a transplant procedure are eligible for reimbursement.
Transportation (medical care)	✓	✓	⊘	Transportation expenses to receive medical care, such as car mileage, bus, taxi and subway or train fare for travel to health care providers, hospitals and pharmacies are eligible for reimbursement. Mileage incurred traveling to and from your medical provider is reimbursable. Submit your receipt(s) or an itemization of your travel with the claim that coincides with the service(s) rendered. Plane fare must not be merely for convenience. In some cases, the transportation expenses of a parent, nurse or other person traveling with a patient may be reimbursed.
Transportation Costs of Disabled Individual Commuting To and From Work	⊘	⊘	⊘	A disabled individual's commuting costs to and from work are personal expenses and not expenses for medical care. However, the costs incurred for transportation to and from work may be medical expenses if the employment itself is explicitly prescribed as therapy to treat a medical condition.
Treadmill	LMN	LMN	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Tricare Premiums	⊘	✓	⊘	Eligible for reimbursement with an HSA unless already paid for with pre-tax dollars.
Trips	⊘	⊘	⊘	Excursions taken for a change in environment, general health improvement, etc. even those taken on advice of a health care provider are not eligible for reimbursement.
Tubal Ligation	✓	✓	⊘	
Tuition	LMN	LMN	⊘	Tuition is not generally eligible for reimbursement unless the tuition for a program is required to treat a medical condition.
Tuition Evidencing Separate Breakdown for Medical Expenses	✓	✓	⊘	If there are clearly outlined medical expenses in the tuition cost, those expenses may be eligible for reimbursement.
Tuition for Special Needs Schooling	LMN	LMN	⊘	
Tutoring	LMN	LMN	⊘	
Tylenol	R _x	R _x	⊘	
Usual, Customary, and Reasonable (UCR), Charges Above	✓	✓	⊘	Medical expenses in excess of your plan's usual, customary and reasonable (UCR) charges may be eligible for reimbursement if the underlying expense is eligible.
Ultrasound	✓	✓	⊘	
Ultrasound, Pre-Natal	✓	✓	⊘	An ultrasound ordered by your physician to monitor fetal growth, and/or to diagnose, treat or monitor a pregnancy-related condition is eligible for reimbursement, even if your health plan does not provide reimbursement.
Umbilical Cord Blood Storage	LMN	LMN	⊘	
Upset Stomach Relief	R _x	R _x	⊘	
Urinalysis Products	✓	✓	⊘	Urinalysis products include at home test strips that test for various bodily measurements.

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Urological Products	✓	✓	✗	Urological products include catheters, leg bags, gloves, pouches, and tubes.
Used Needle Container	✓	✓	✗	
UV Protective Clothing	✗	✗	✗	
UVR Treatments	LMN	LMN	✗	
Vacation	✗	✗	✗	
Vaccinations/Vaccine	✓	✓	✗	
Vapor Rub	R _x	R _x	✗	
Vaporizer	✓	✓	✗	
Varicose Vein Surgery	✓	✓	✗	
Vasectomy and Vasectomy Reversal	✓	✓	✗	
Veneers	LMN	LMN	✗	If it is for cosmetic purposes, it is not eligible for reimbursement.
Veterinary Fees	✗	✗	✗	
Vision Care and Correction	✓	✓	✗	Optometric services and medical expenses for eyeglasses and contact lenses needed for medical reasons are eligible for reimbursement. Other covered vision services include: contact lens cases, corrective swim goggles, eyeglass cleaning supplies, reading glasses, sunglasses, vision shaping. Non-covered expenses include warranties and tints that do not treat a medical condition.
Vision Discount Programs	✗	✗	✗	Fees paid to gain access to a vision discount network, or to a reduced fee structure are not eligible for reimbursement.
Visual Evoked Potential (VEP) Test	✓	✓	✗	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Vitamins	LMN	LMN	⊘	Daily multivitamins taken for general well-being are not eligible for reimbursement. Vitamins taken to treat a specific medical condition are eligible. Prenatal vitamins, over-the-counter or obtained by prescription, are also eligible.
Walker	✓	✓	⊘	
Walking Aids	✓	✓	⊘	
Warranties	⊘	⊘	⊘	
Wart Removal	R _x	R _x	⊘	
Water Fluoridation	LMN	LMN	⊘	This includes fluoride supplements or modifications to home water filtration systems to allow for increased fluoride.
Waterpik	LMN	LMN	⊘	
Wax for Braces	✓	✓	⊘	
Weight Loss Aids	LMN	LMN	⊘	Expenses paid for aids to lose weight are eligible for reimbursement when the weight loss program is to treat a medical illness.
Weight Loss Counseling	LMN	LMN	⊘	
Weight Loss Programs or Drugs	LMN	LMN	⊘	
Weight Loss Surgery	LMN	LMN	⊘	
Well-Baby/Well-Child Care	✓	✓	⊘	
Wellness Scan	✓	✓	⊘	
Wheelchair and Repairs	✓	✓	⊘	
Whirlpool Baths	LMN	LMN	⊘	

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Condition/Type of Service/Expense	FSA	HSA	DC FSA	Additional Information
Wig	LMN	LMN	⊘	The full cost of a wig purchased because the patient has lost all of his/her hair from disease or treatment is eligible for reimbursement.
Wipes for Glasses	✓	✓	⊘	
Wound Care	✓	✓	⊘	
Wound Seal Powder	✓	✓	⊘	
Wrinkle Cream	⊘	⊘	⊘	
Wrist Support	✓	✓	⊘	
X-Rays and X-Ray Fees	✓	✓	⊘	
Yeast Infection Medications	R _x	R _x	⊘	
YMCA Day Camp	⊘	⊘	✓	If the camp allows the parent or guardian(s) to be gainfully employed, search for gainful employment, or be a full-time student, it may be eligible for reimbursement.
Yoga	LMN	LMN	⊘	
Zinc Supplements	R _x	R _x	⊘	

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Eligible expenses can be found at FSASStore.com and HSASStore.com where there is a comprehensive list and items are easily searchable to buy online. If unsure about certain expenses, the IRS is the authority on what can be reimbursed through a consumer-directed health account (FSA/HSA /DC FSA). See Publication 502 for more information from the IRS.