

# FSA & HSA Eligible & Ineligible Expenses

## Maximize the Value of Your Reimbursement Account

Your Health Care Flexible Spending Account (FSA) or Health Savings Account (HSA) dollars can be used for a variety of out-of-pocket health care expenses. This is a **sample** of eligible and ineligible expenses.

### Eligible Expenses

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| <ul style="list-style-type: none"> <li>■ BABY/CHILD TO AGE 13</li> <li>■ Lactation Consultant*</li> <li>■ Lead-Based Paint Removal</li> <li>■ Special Formula*</li> <li>■ Tuition: Special School/Teacher for Disability or Learning Disability*</li> <li>■ Well Baby /Well Child Care</li> <br/> <li>■ DENTAL</li> <li>■ Dental X-Rays</li> <li>■ Dentures and Bridges</li> <li>■ Exams and Teeth Cleaning</li> <li>■ Extractions and Fillings</li> <li>■ Oral Surgery</li> <li>■ Orthodontia</li> <li>■ Periodontal Services</li> <br/> <li>■ EYES</li> <li>■ Eye Exams</li> <li>■ Eyeglasses and Contact Lenses</li> <li>■ Laser Eye Surgeries</li> <li>■ Prescription Sunglasses</li> <li>■ Radial Keratotomy</li> <br/> <li>■ HEARING</li> <li>■ Hearing Aids and Batteries</li> <li>■ Hearing Exams</li> <br/> <li>■ LAB EXAMS/TESTS</li> <li>■ Blood Tests and Metabolism Tests</li> <li>■ Body Scans</li> <li>■ Cardiograms</li> <li>■ Laboratory Fees</li> <li>■ X-Rays</li> </ul> | <ul style="list-style-type: none"> <li>■ MEDICAL EQUIPMENT/SUPPLIES</li> <li>■ Air Purification Equipment*</li> <li>■ Arches and Orthotic Inserts</li> <li>■ Contraceptive Devices</li> <li>■ Crutches, Walkers, Wheelchair</li> <li>■ Exercise Equipment*</li> <li>■ Hospital Beds*</li> <li>■ Mattresses*</li> <li>■ Medic Alert Bracelet or Necklace</li> <li>■ Nebulizers</li> <li>■ Orthopedic Shoes*</li> <li>■ Oxygen*</li> <li>■ Post-Mastectomy Clothing</li> <li>■ Prosthetics</li> <li>■ Syringes</li> <li>■ Wigs*</li> <br/> <li>■ MEDICAL PROCEDURES/SERVICES</li> <li>■ Acupuncture</li> <li>■ Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)</li> <li>■ Ambulance</li> <li>■ Fertility Enhancement and Treatment</li> <li>■ Hair Loss Treatment*</li> <li>■ Hospital Services</li> <li>■ Immunization</li> <li>■ In Vitro Fertilization</li> <li>■ Physical Examination (not employment-related)</li> <li>■ Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)</li> <li>■ Service Animals</li> <li>■ Sterilization/Sterilization Reversal</li> <li>■ Transplants (including organ donor)</li> <li>■ Transportation*</li> </ul> | <ul style="list-style-type: none"> <li>■ MEDICATIONS</li> <li>■ Insulin</li> <li>■ Prescription Drugs</li> <li>■ See over the counter medications on next page</li> <br/> <li>■ OBSTETRICS</li> <li>■ Breast Pumps and Lactation Supplies</li> <li>■ Doulas*</li> <li>■ Lamaze Class</li> <li>■ OB/GYN Exams</li> <li>■ OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)</li> <li>■ Pre- and Postnatal Treatments</li> <br/> <li>■ PRACTITIONERS</li> <li>■ Allergist</li> <li>■ Chiropractor</li> <li>■ Christian Science Practitioner</li> <li>■ Dermatologist</li> <li>■ Homeopath</li> <li>■ Naturopath*</li> <li>■ Optometrist</li> <li>■ Osteopath</li> <li>■ Physician</li> <li>■ Psychiatrist or Psychologist</li> <br/> <li>■ THERAPY</li> <li>■ Alcohol and Drug Addiction</li> <li>■ Counseling (not marital or career)</li> <li>■ Exercise Programs*</li> <li>■ Hypnosis</li> <li>■ Massage*</li> <li>■ Occupational</li> <li>■ Physical</li> <li>■ Smoking Cessation Programs*</li> <li>■ Speech</li> <li>■ Weight Loss Programs*</li> <br/> <li>■ HSA ELIGIBLE</li> <li>■ Insurance Premiums</li> <li>■ Long Term Care Premiums</li> </ul> |
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**Note:** This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are “potentially eligible expenses” that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, contact Benemax at 800-528-1530 or via email to [benemax.service@onedigital.com](mailto:benemax.service@onedigital.com).

## Eligible Over-the-Counter Medicines and Drugs, effective 1/1/2020

<ul style="list-style-type: none"> <li>■ Acid controllers</li> <li>■ Acne medications</li> <li>■ Allergy &amp; sinus</li> <li>■ Antibiotic products</li> <li>■ Antifungal (Foot)</li> <li>■ Antiparasitic treatments</li> <li>■ Antiseptics &amp; wound cleansers</li> <li>■ Anti-diarrheal</li> <li>■ Anti-gas</li> <li>■ Anti-itch &amp; insect bite</li> <li>■ Baby rash ointments &amp; creams</li> <li>■ Baby teething pain</li> <li>■ Cold sore remedies</li> <li>■ Contraceptives</li> </ul>	<ul style="list-style-type: none"> <li>■ Cough, cold &amp; flu</li> <li>■ Denture pain relief</li> <li>■ Digestive aids</li> <li>■ Ear care</li> <li>■ Eye care</li> <li>■ Feminine antifungal &amp; anti-itch</li> <li>■ Fiber laxatives (bulk forming)</li> <li>■ First aid burn remedies</li> <li>■ Foot care treatment</li> <li>■ Hemorrhoidal preps</li> <li>■ Homeopathic remedies</li> <li>■ Incontinence protection &amp; treatment products</li> <li>■ Laxatives (non-fiber)</li> </ul>	<ul style="list-style-type: none"> <li>■ Medicated nasal sprays, drops, &amp; inhalers</li> <li>■ Medicated respiratory treatments &amp; vapor products</li> <li>■ Motion sickness</li> <li>■ Oral remedies or treatments</li> <li>■ Pain relief (includes aspirin)</li> <li>■ Skin treatments</li> <li>■ Sleep aids &amp; sedatives</li> <li>■ Smoking deterrents</li> <li>■ Stomach remedies</li> <li>■ Unmedicated nasal sprays, drops &amp; inhalers</li> <li>■ Unmedicated vapor products</li> </ul>
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OTC items that are not medicines or drugs remain eligible for purchase with FSAs and HSAs.

## Eligible Over-the-Counter Items

<ul style="list-style-type: none"> <li>■ <b>Baby Electrolytes and Dehydration</b> Pedialyte, Enfalyte</li> <li>■ <b>Contraceptives</b> Unmedicated condoms</li> <li>■ <b>Denture Adhesives, Repair, and Cleansers</b> PoliGrip, Benzodent, Plate Weld, Efferdent</li> <li>■ <b>Diabetes Testing and Aids</b> Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products</li> <li>■ <b>Diagnostic Products</b> Thermometers, blood pressure monitors, cholesterol testing</li> <li>■ <b>Ear Care</b> Unmedicated ear drops, syringes, ear wax removal</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Elastics/Athletic Treatments</b> ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts</li> <li>■ <b>Eye Care</b> Contact lens care</li> <li>■ <b>Family Planning</b> Pregnancy and ovulation kits</li> <li>■ <b>Feminine Menstrual Products</b> Always pads, Kotex, Tampon</li> <li>■ <b>First Aid Dressings and Supplies</b> Band Aid, 3M Nexcare, non-sport tapes</li> <li>■ <b>Foot Care Treatment</b> Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles</li> <li>■ <b>Glucosamine &amp;/or Chondroitin</b> Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements</li> </ul>	<ul style="list-style-type: none"> <li>■ <b>Hearing Aid/Medical Batteries</b></li> <li>■ <b>Home Health Care (limited segments)</b> Ostomy, walking aids, decubitus/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints &amp; casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheelchairs</li> <li>■ <b>Incontinence Products</b> Attends, Depend, GoodNites for juvenile incontinence</li> <li>■ <b>Prenatal Vitamins</b> Stuart Prenatal, Nature's Bounty Prenatal Vitamins</li> <li>■ <b>Reading Glasses and Maintenance Accessories</b></li> </ul>
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The IRS does NOT allow the following expenses to be reimbursed under Health Care FSAs or HSAs, as they are not prescribed by a physician for a specific ailment.

<ul style="list-style-type: none"> <li>■ <b>Ineligible Expenses</b></li> </ul>		
<ul style="list-style-type: none"> <li>■ Contact Lens or Eyeglass Insurance</li> <li>■ Cosmetic Surgery/Procedures</li> <li>■ Electrolysis</li> </ul>	<ul style="list-style-type: none"> <li>■ Insurance Premiums and Interest (FSA Ineligible Only)</li> <li>■ Long Term Care Premiums (FSA Ineligible Only)</li> <li>■ Marriage or Career Counseling</li> </ul>	<ul style="list-style-type: none"> <li>■ Personal Trainers</li> <li>■ Sunscreen (spf less than 30)</li> <li>■ Swimming Lessons</li> </ul>

*Note: This list is not meant to be all-inclusive.*

For additional information, please contact Benemax at 800-528-1530, prompt 3 or online at [www.mybenemax.com](http://www.mybenemax.com).