

FSA Eligible Healthcare Expenses

Below is the list of items typically covered by a standard FSA.

Prescription Requirement for OTC Drug Purchases

A doctor's prescription is required in order to be reimbursed for Over-the-Counter (OTC) drugs. OTC drugs requiring a prescription are indicated in the following list with the abbreviation "(Rx)." [Click here for more information.](#)

Acne treatments (OTC) (Rx)	Dental co-insurance	Medicines (OTC) (Rx)
Acupuncture	Dental co-payment	Medicines (prescription)
Adoption (medical expenses related to)	Dental reconstruction (including implants)	Midwife
Alcoholism treatment	Dentures, bridges, etc.	Mileage (for travel to/from eligible healthcare)
Allergy & sinus medicine and products (OTC) (Rx)	Diabetic monitor, test kits, strips, and supplies	Monitors & test kits (OTC)
Allergy medication (prescription)	Diagnostic services	Motion & nausea (OTC) (Rx)
Ambulance and emergency health services	Diaper rash ointments and creams (Rx)	Nasal sprays & strips (OTC) (Rx)
Anesthesia (for non-cosmetic purposes)	Drug addiction treatment	Non-prescription drugs and medicines (for non-cosmetic purposes) (Rx)
Antacid (OTC) (Rx)	Drugs (prescription)	Norplant insertion or removal
Antibiotic ointment (OTC) (Rx)	Ear drops and wax removal (OTC) (Rx)	Nursing services (wages and taxes)
Aspirin or other pain reliever (OTC) (Rx)	Eye drops and treatments (OTC) (Rx)	OB/GYN fees
Asthma medicines or treatments (OTC) (Rx)	Eye examinations	Occlusal guards to prevent teeth grinding
Athletic treatments / braces	Eye related equipment/materials	Occupational therapy (related to a medical condition or disability)
Bandages and related items (OTC)	Eye surgery or treatment to correct vision	Office visits (chiro, dental, medical, psych/therapy, vision)
Birth control (OTC) (Rx)	Eyeglasses (OTC & prescription)	Operations (for non-cosmetic purposes)
Birth control (prescription)	Fertility monitor (OTC)	Operations (for vision and dental)
Blood pressure monitor	Fertility treatment (for employee, spouse, or dependent)	Optometrist / ophthalmologist fees
Body scans	First aid kit (OTC)	Organ transplants (recipient and donor)
Braille books & magazines (difference in cost only)	Flu shots	Orthotics
Breastfeeding classes	Gastrointestinal medication (OTC) (Rx)	Ortho keratotomy
Breast pumps (for a lactating woman)	Guide dog (dog, training, care)	Orthodontia (braces and retainers)
Canker & cold sore treatments (OTC) (Rx)	Hearing aids and batteries	Orthopedic & surgical supports
Chest rubs (OTC) (Rx)	Hospital services and fees	OTC bandages and related items
Childbirth classes (charges for mother only)	Immunizations	OTC healthcare products (Rx)
Chiropractic office visit or treatment	Incontinence supplies	OTC drugs and medicines (including for motion sickness, sleep aids, and sedatives) (Rx)
Cholesterol test kits and supplies	Infertility treatment (for employee, spouse, or dependent)	OTC products for dental, oral, and teething pain (Rx)
Christian Science practitioners	Insulin, testing materials and supplies	OTC vision products
Co-insurance (dental, medical, prescription, vision)	Laboratory fees	Ovulation monitor (OTC)
Co-payment (dental, medical, vision)	Lactose intolerance (OTC) (Rx)	Oxygen
Cold & flu medicine (OTC) (Rx)	Lamaze classes (charges for mother only)	Pain reliever (OTC) (Rx)
Concierge medical fees (billed for actual services received)	Laser eye surgery	Parental fees (billed for actual services received for disabled children)
Condoms	Lasik	Physical exams
Contact lenses and solutions	Laxatives (OTC) (Rx)	Physical therapy
Contraceptives (OTC) (Rx)	Learning disability treatments	Pregnancy tests (OTC)
Corn and callus remover (OTC) (Rx)	Lice treatment (OTC) (Rx)	Prescription co-insurance
Corneal keratotomy	Listening therapy	Prescription co-payment
Cough drops, cough syrup, sore throat lozenges (OTC) (Rx)	Mastectomy-related special bras	Prescription drugs (for non-cosmetic purposes)
Counseling (for treatment of a medical condition)	Medical abortion	Propecia (for treatment of a medical condition)
Crutches, canes, walkers or like equipment (purchase or rental)	Medical co-insurance	Prosthesis
Deductible for dental, medical, prescription, and vision plans	Medical co-payment	Psychiatric care
Dental care (for non-cosmetic purposes, including sealants)	Medical equipment (for treatment of medical condition) and repairs	Psychoanalysis
	Medical monitoring and testing devices	Psychologist fees
	Medical records charges	
	Medical supplies (for treatment of a medical condition)	

FSA Eligible Healthcare Expenses (cont.)

Radial keratotomy (RK)	Sunglasses (prescription)	Vasectomy
Reading glasses (OTC)	Sunscreen with SPF 15+ and "broad spectrum", sunburn creams and ointments (OTC)	Viagra and similar prescription medications
Removal of benign mole, cyst, or tumor	Surgery (for non-cosmetic purposes)	Vision co-insurance
Retin-A (for non-cosmetic purposes)	Teeth grinding prevention devices	Vision co-payment
Sales tax, shipping and handling fees (for any eligible expenses)	Therapy (for treatment of a medical condition)	Vitamins (prescription)
Smoking cessation (programs, counseling)	Toothache and teething pain relievers (OTC) (Rx)	Walking aids (canes, walkers, crutches, and related supplies)
Smoking cessation drugs (prescription)	Transportation, parking and related travel expenses (essential to receive eligible care)	Wart removal treatments (OTC) (Rx)
Smoking cessation gum or patches (OTC) (Rx)	Tubal ligation	Weight loss drugs (for treatment of a medical condition) (Rx)
Speech therapy	Urological products	Wheelchair and repairs
Spermicidals (Rx)	Vaccinations	Wound care (OTC)
Sterilization	Varicose vein removal surgery (for medical care)	X-ray fees (dental, medical)

FSA "Maybe" Eligible Healthcare Expenses

Certain expenses require additional information in order to determine if they qualify. Products and services classified as "Maybe" require a written statement from your healthcare provider indicating (1) the diagnosis and (2) the medical necessity of the expense. Specialized items also require proof of the difference in cost: (1) the cost of standard, unmodified item, and (2) the cost of special or modified item. If you incur an expense that is classified as "Maybe," you will need to submit the above documentation with your claim.

Allergy treatments and products	Doula or birthing coach	Orthopedic shoes and inserts (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)
Alternative dietary supplements*	Dyslexia treatment	Reconstructive surgery (following accident or medical procedure or condition)
Alternative drugs, medicines, and treatment products*	Exercise equipment or program*	Special equipment
Alternative healers*	Fitness programs*	Special foods (gluten-free, salt-free or other for treatment of a medical condition; difference in cost only)
Breast reconstruction surgery (following mastectomy)	Health club dues*	Special school (for mental and physical disabilities)
Car modifications*	Herbal or homeopathic medicines (OTC)	Swimming lessons*
Cord blood storage (for future treatment of a birth defect or known medical condition)	Home improvements*	Transgender treatments / surgery
Cosmetic procedures or surgery for birth defects, accidents, and/or disease	Humidifier, air filter and supplies	Tuition or educational classes*
Dancing lessons*	Lodging (limited to \$50 per night for patient to receive medical care and \$50 per night for one caregiver)	Weight loss counseling
Dental veneers	Magnetic therapy (OTC)	Weight loss program*
Dermatology treatments and products	Massage therapy*	
Dietary supplements*	Modified equipment (difference in cost only)	
	Nutritional supplements*	

* As treatment or required for a medical condition diagnosed by a licensed healthcare professional.

Eligible Dependent Care Expenses[†]

Adult day care center	Dependent care (while you work, to enable you to work or look for work)	Nursery school
After school program	Educational services (for preschool, but no kindergarten or above)	Payroll taxes related to eligible care
Au pair	Elder care (in your home or someone else's)	Preschool
Babysitting (work-related, in your home or someone else's, but not provided by your own dependent)	Extended care (supervised program before or after school)	Registration fees (required for eligible care, after actual services are received)
Before / after school program	Housekeeper who cares for child (only portion of payment attributable to work-related child care)	Senior day care
Child care	Nanny	Sick child care
Custodial elder care (work-related)		Summer day camp (but not overnight camp)
		Transportation to and from eligible care (provided by your care provider)

† For a child under the age of 13 or other dependents that are physically and mentally incapable of taking care of themselves.