

List of Eligible and Ineligible Expenses with the Section 125 Health FSA and Health Savings Accounts (HSA)

Provided by Kushner & Company

Below, you will find a list and reimbursement information regarding many of the common requests we receive at Kushner & Company. Obviously we cannot list every item, but this guide should provide you with some additional knowledge regarding what is and is not eligible for reimbursement under the Health Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs). If you are enrolled in an HRA, this list may not be applicable. Please see your plan’s Summary Plan Description (SPD) for more details. Remember too that reimbursable expenses are those Medical Care Expenses that are incurred **“for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body.”** Expenses that are dual purpose must pass the “but for” test, which means that an expense would not have been incurred “but for” the medical condition causing its use.

Effective January 1, 2011, Over-the-Counter (OTC) drugs/medicines are only reimbursable with a prescription from your doctor.

Should you have further questions about items or about an item that is not on the list, please feel free to contact us at FSA@kushnerco.com or 800-KUSHNER or 269-342-1700, ext. 213.

EXPENSE	IS THE EXPENSE REIMBURSABLE?	OTC
AA Meetings	Yes. AA Meetings are eligible expenses	
Abdominoplasty	No. Abdominoplasty, also known as a tummy tuck, is not eligible for reimbursement	
Abortion	Yes. If the abortion is legal	
Acid Controller	Prescription Required. Acid Controllers are eligible with a prescription from a physician	OTC – Prescription Required
Acne Treatments	Prescription Required. Because acne is considered a disease, the cost of acne treatment will generally qualify, although acne medications must be prescribed, even if available without a prescription. However, the cost of routine skin care (face creams, etc.) does not qualify. See Cosmetic procedures; Toiletries; Cosmetics; and Dual-purpose expenses.	OTC – Prescription Required
Activated Charcoal	Prescription Required. Activated Charcoal is eligible with a prescription from a physician	OTC – Prescription Required
Acupressure	Doctor’s Note Required. Acupressure is eligible for reimbursement with a Letter of Medical Necessity	
Acupressure Equipment	Yes. Acupressure equipment is eligible. Examples: Mats, wrist bands	

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Acupuncture	Yes. If it treats a medical condition.	
Adaptive Equipment	Yes. Adaptive Equipment reimbursement is eligible	
Administrative Costs	No. These aren't considered to be medical care.	
Adoption—Medical Expenses	Yes. For medical expenses incurred before an adoption is finalized, if the child was a legal dependent when services were provided. (Non-medical expenses incurred in connection with adoption assistance may qualify for purposes of taking a credit for adoption assistance or for reimbursement under an adoption assistance program.	
Air Conditioner	Doctor's Note Required. It must be primarily used by the person who has the medical condition. If it is attached to a home, only the amount spent that is more than the value added to the property can be reimbursed. Also, if others benefit from the air conditioning, only the prorated amount allocable to the person with the medical condition is reimbursable. See Capital expenses and Dual-purpose expenses.	
Air Filter	Doctor's Note Required. Air Filters are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Air Purifier	Doctor's Note Required. Eligible only if recommended by a medical practitioner to treat a specific medical condition such as a severe allergy. See the special rules under Air conditioner; Capital expenses; and Dual-purpose expenses.	
Alcoholism Treatment	Yes. Amounts paid for inpatient treatment, including meals and lodging, at a therapeutic center for alcohol addiction are reimbursable. AKA substance abuse. Transportation expenses associated with attending meeting of an Alcoholics Anonymous group in the community would also be medical care if attending on a physician's advice that membership is necessary to treat alcoholism. Note, however, that not all expenses charged at such centers (particularly lavish ones) may be reimbursable. Also see Lodging at a	

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	hospital or similar institutions; Meals at a hospital or similar institution; and Schools and education, residential.	
Allergy Medicine	Prescription required. Examples include antihistamines, Claritin.	OTC – Prescription Required
Allergy Testing	Yes. Allergy Treatment is eligible	
Allergy Treatment Products; Household Improvements to Treat Allergies	Prescription required. Not eligible if the product would be owned even without allergies, such as a pillow or a vacuum. However, an air purifier or water filter necessary to treat a specific medical condition may be reimbursable. Also see Air purifier; Air conditioner; Capital expenses; and Dual-purpose expenses.	OTC – Prescription Required
Aloe Vera	Prescription Required. Aloe Vera is eligible with a prescription from a physician	OTC – Prescription Required
Alopecia Treatment	Doctor’s Note Required. Alopecia Treatment is eligible for reimbursement with a Letter of Medical Necessity from a physician. However, normal male pattern baldness treatment is not eligible, if the sole purpose is to enhance appearance as this would be considered a cosmetic expense.	
Alternative Healers, Treatments, Dietary Substitutes and Drugs and Medicines	Prescription Required. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances, but the IRS looks at them very closely. The treatments must be legal. And the expenses are not reimbursable if the remedy is a “food or substitute for food that the person would normally consume to meet nutritional requirements.” It now appears that drugs and medicines recommended by alternate healers can qualify as medical care, although drugs and medicines must be prescribed by an individual legally authorized to issue prescriptions in the applicable state in order to qualify. Alternative healers include holistic and natural healers. Also see Chinese herbal doctor & herbal treatments; Christian Science practitioners; Special foods, Vitamins and Dual-purpose expenses.	OTC – Prescription Required

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Ambulance	Yes. Amounts paid for ambulance services are reimbursable.	
Anesthesia	Yes. Anesthesia is eligible	
Antacid	Prescription required.	OTC – Prescription Required
Anti-Bacterial Hand Sanitizer	Prescription Required. Anti-Bacterial Hand Sanitizer is eligible with a prescription from a physician	OTC – Prescription Required
Antibiotic Ointments	Prescription required. Examples: Bactine.	OTC – Prescription Required
Antibiotics	Yes. Antibiotics are eligible	
Antidepressants	Yes. Antidepressants are eligible	
Anti-Diarrheal	Prescription Required. Anti-Diarrheals are eligible with a prescription from a physician	OTC – Prescription Required
Anti-Fungal Treatments	Prescription Required. Anti-Fungal Treatments are eligible with a prescription from a physician	OTC – Prescription Required
Anti-Gas Medicine	Prescription Required. Anti-Gas Medicine is eligible with a prescription from a physician	OTC – Prescription Required
Anti-Inflammatories	Prescription Required. Anti-Inflammatories are eligible with a prescription from a physician	OTC – Prescription Required
Anti-Itch Creams	Prescription required.	OTC – Prescription Required
Anti-Parasitic	Prescription Required. Anti-Parasitics are eligible with a prescription from a physician	OTC – Prescription Required
Antipyretics (Fever Reducers)	Prescription Required. Antipyretics are eligible with a prescription from a physician	OTC – Prescription Required
Antiseptics	Prescription Required. Antiseptics are eligible with a prescription from a physician	OTC – Prescription Required
Anti-Snore Guards	Doctor’s Note Required. Anti-Snore Guards are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Appearance Improvements	Generally no. See Cosmetic procedures; Cosmetics; Toiletries; Dual-purpose	

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	expenses; Personal-only expenses.	
Arm Sling	Yes. Arm Slings are eligible	
Aromatherapy	No. Aromatherapy is not eligible	
Arthritis Gloves	Yes. Arthritis Gloves are eligible	
Arthritis Medicines	Prescription Required. Arthritis Medicines are eligible with a prescription from a physician	OTC – Prescription Required
Artificial Limbs	Yes. This item is primarily for medical care	
Artificial Reproduction/Insemination	Yes. Artificial Reproduction is if it is used to overcome a legitimate medical condition that prevents conception. However, these medical conditions aren't completely limited to women. Whether a male or female is a consumer spending account holder, the couple's reasons for choosing artificial insemination will be covered as long as they relate to a medical issue that interferes with a couple's ability to conceive.	
Asthma Medicine	Prescription Required. Asthma Medicines are eligible	
Asthma Oxygen Flow Monitor	Yes. Asthma Oxygen Flow Monitors are eligible	
Athletic Bandages, Braces, Tape, Elastics, Treatments	Yes. These are eligible. This includes ankle braces.	
Athletic Mouth Guard	No. Athletic Mouth Guards are not eligible	
At-Home Drug Test	No. At-Home Drug Tests are not eligible	
Automobile Modifications	Yes. If for physically handicapped persons. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. For example, the cost of window tint recommended by an optometrist for an individual with eye sensitivity to light would qualify. Expenses of operating a specially equipped care (other than for medical reasons) do not qualify. But see Dual-purpose expenses and Capital expenses.	
Autopsy	No. Autopsies are not eligible	
Baby Bottles	No. Baby Bottles are not eligible	
Baby Breathing Monitor	Yes. Baby Breathing Monitors are eligible	
Baby Formula	Doctor's Note Required. Baby formula is typically not eligible. The difference in cost of a specialized formula required for	

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	treatment of a medical condition may qualify for reimbursement with a Letter of Medical Necessity.	
Baby Oil & Powder	No. Baby oil and powder is not eligible	
Baby Rash Ointment and Cream	Prescription Required. Baby Rash Ointments and Creams are eligible	OTC – Prescription Required
Baby Sunscreen	No. Baby Sunscreen is not eligible	
Baby-Sitting and Child Care	No. Eligible under Dependent Care Account. See Dependent Care Expenses and Disabled Dependent Care Expenses.	
Back Brace	Yes. Back Braces are eligible	
Bandages and Bandage Clips	Yes. These items are used primarily for medical care—it mitigates injuries to the body. Examples: Ace, Band-Aid, Curad, Butterfly Bandages, liquid adhesive for small cuts.	
Bariatric Surgery	Yes. Bariatric Surgery is eligible. AKA Gastric Bypass or Lap Band Surgery. Excess Skin removal associated with surgery is also eligible.	
Bed Pan	Yes. Bed Pans are eligible	
Bed Wetting Aids	Yes. Bed Wetting Aids are eligible	
Behavioral Modification Programs	See Schools and education, residential and Schools and education, special.	
Benadryl	Prescription Required. Benadryl is eligible with a prescription from a physician	OTC – Prescription Required
Bifocals	Yes. Bifocals are eligible	
Bio Freeze	Prescription Required. Bio freeze is eligible with a prescription from a physician	OTC – Prescription Required
Biotin Supplements	Prescription Required. Biotin Supplements are eligible with a prescription from a physician	
Birthing Classes	Yes. See Lamaze and Dual-purpose expenses.	
Birthing Coach	Doctor’s Note Required. If necessary for treatment or assistance with a medical condition, a birthing coach may be eligible, provided that a Letter of Medical Necessity	
Blepharoplasty	No. Blepharoplasty is not eligible	
Blood Pressure Monitoring Devices	Yes. As a diagnostic tool, this item is primarily for medical care. See Diagnostic	

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	services and Screening tests.	
Blood Storage	Doctor's Note Required. Blood storage reimbursement is sometimes eligible if it is needed to treat an existing or imminently probable disease. A Letter of Medical Necessity is required. This includes cord blood storage.	
Blood Sugar Test Kits and Test Strips	Yes. As diagnostic items, these items are primarily for medical care. Also see Diagnostic services and Screening tests.	
Body Restoration Technique	Doctor's Note Required. Body Restoration Techniques are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Body Scan	Yes. Also see Diagnostic services and Screening tests.	
Bonding of the Teeth	Doctor's Note Required. Bonding of the Teeth is eligible with a Letter of Medical Necessity from a physician	
Books, Health-Related	Doctor's Note Required. Books are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Botox	Doctor's Note Required. Botox is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Boutique Practice Fees	No. Boutique Practice Fees are not eligible for reimbursement with a flexible spending account (FSA) and health savings account (HSA).	
Braanalysis Testing	Yes. Braanalysis Testing is eligible	
Breast Augmentation	No. Breast Augmentation is not eligible	
Breast Implant Removal	Doctor's Note Required. If causing a medical problem, breast implant removal reimbursement is a qualified medical expense with a Letter of Medical Necessity from a doctor	
Breast MRI	Yes. Breast MRIs are eligible	
Breast Pumps, Pads, Bustiers, Equipment, and Classes	Yes. Pumps, pads, bustiers, bags, replacement tubing, and classes are eligible for reimbursement.	
Breast Reconstruction Surgery Following Mastectomy	Yes. To the extent that surgery was done following a mastectomy for cancer; includes breast prosthesis. This is an exception to the prohibition against reimbursing cosmetic	

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	procedures. See Cosmetic procedures.	
Breast Reduction	Doctor's Note Required. Breast Reductions are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Breathalyzer	Doctor's Note Required. Breathalyzers are eligible for reimbursement with a Letter of Medical Necessity from a physician. Both the cost of in-home and doctor's office alcohol testing are eligible.	
Bridges	Yes. Bridges are eligible	
Bug Spray	No. Bug Spray is not eligible	
Caffeine Pills	No. Caffeine Pills are not eligible	
Calamine Lotion	Prescription required.	OTC – Prescription Required
Calcium Supplements	Doctor's Note Required. Breathalyzers are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Callus/Corn Remover	Prescription Required. Callus and corm removers are eligible with a prescription from a physician	OTC – Prescription Required
Cancer Screenings	Yes. Cancer Screenings are eligible	
Canker Sore Treatment	Prescription Required. Canker Sore Treatment is eligible with a prescription from a physician	OTC – Prescription Required
Capital Expenses	Doctor's Note Required. Eligible if its purpose is to provide medical care for the participant (or spouse or dependent). See Artificial limb; Crutches; and Wheelchair. Costs of specialized versions can only be reimbursed to the extent that they exceed ordinary personal use requirements. See Orthopedic shoes. Expenses of improvements or special equipment added to a home (for example, an Elevator or Inclinator) or other capital expenditures (such as Automobile modifications for a physically handicapped person) may qualify if the primary purpose of the expenditure is medical care and the expense would not be incurred "but for" this purpose. How much is reimbursable depends on the extent to which the expense	

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	permanently improves the property and whether others (besides the person with the medical condition) benefit. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Dual-purpose expenses; Personal-only expenses.	
Car Changes/Modifications for Health Reasons	Yes. If for physically handicapped persons. But see Capital expenses, Automobile modifications and Personal-only expenses.	
Car Seats	No. Car Seats are not eligible	
Cardiac Calcium Scoring	Yes. Cardiac Calcium Scoring is eligible	
Cardiac Treatment	Yes. Cardiac Treatment is eligible	
Carpal Tunnel Wrist Supports	Yes. These items are primarily for medical care.	
Cast Cover	Yes. Cast Covers are eligible	
Cataract Surgery	Yes. Cataract Surgery is eligible	
Cayenne Pepper	Doctor's Note Required. Cayenne Pepper/herbs for Health Reasons are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Cervical Pillow	Doctor's Note Required. Cervical Pillows are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Chair, Specialized or Ergonomic	Doctor's Note Required. Specialized Chairs are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Chelation (EDTA) therapy	Yes. If used to treat a medical condition such as lead poisoning.	
Chemical Peel	No. Chemical Peels are not eligible	
Chest Rub	Prescription Required. Chest Rubs are eligible with a prescription from a physician	OTC – Prescription Required
Childbirth	Yes. Childbirth is eligible	
Childbirth Classes	See Lamaze and Personal-only expenses	
Children's Sunscreen	No. Children's sunscreen is not eligible	
Chinese Herbal Doctor & Herbal Treatments	Prescription Required. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances, but the IRS looks at them very closely. The treatments must be legal. And the expenses	OTC – Prescription Required

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	are not reimbursable if the remedy is a “food or substitute for food that the person would normally consume to meet nutritional requirements.” It now appears that drugs and medicines recommended by alternate healers can qualify as medical care, although drugs and medicines must be prescribed by an individual legally authorized to issue prescriptions in the applicable state in order to qualify. Also see Alternative healers; Christian Science practitioners; Dual-purpose expenses; Personal-only expenses; Special foods; Vitamins.	
Chiropodist Treatment	Yes. Chiropodist Treatment is eligible	
Chiropractor Treatment	Yes	
Cholesterol Test Kit	Yes. Cholesterol Test Kits are eligible	
Chondroitin	Prescription required.	OTC – Prescription Required
Christian Science Practitioners	Prescription Required. Fees that you pay to Christian Science practitioners for medical care will qualify. Fees for other purposes generally do not qualify. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances, but the IRS looks at them very closely. The treatments must be legal. And the expenses are not reimbursable if the remedy is a “food or substitute for food that the person would normally consume to meet nutritional requirements.” It now appears that drugs and medicines recommended by alternate healers can qualify as medical care, although drugs and medicines must be prescribed by an individual legally authorized to issue prescriptions in the applicable state in order to qualify. See Alternative healers.	OTC – Prescription Required
Circumcision	Yes	
Classes, Health-Related and/or Educational for Medical Condition	Doctor’s Note Required. Health-Related and educational medical classes are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Clinic	Yes. Clinics are eligible	
Club Dues and Fees	See Health club dues and fees.	

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COBRA Premiums	No. Amounts that a participant pays for insurance premiums for continuation of medical coverage when regular medical coverage ends because of a certain event (such as the participant's losing his or her job) aren't reimbursable under a health FSA, even though the underlying insurance is for medical care. Even though insurance premiums are deductible as medical care on a tax return, health FSAs are prohibited from reimbursing them. See Insurance premiums.	
Cocoa Butter and Oil	No. Cocoa Butter and oil is not eligible	
Co-Insurance and Deductible Amounts	Yes. If the underlying expense would be reimbursable if entirely paid by the individual.	
Cold Cream	Prescription Required. Cold Cream is eligible with a prescription from a physician	OTC – Prescription Required
Cold Medicine	Prescription required.	OTC – Prescription Required
Cold and Hot packs	Yes. If used to alleviate a specific medical condition. Such items are primarily for medical care.	
Cold Sore Medicine	Prescription Required.	OTC – Prescription Required
Colic Relief	Prescription Required. Colic Reliefs are eligible with a prescription from a physician	OTC – Prescription Required
Collagen Injections	Doctor's Note Required. Collagen Injections are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Cologne and Perfume	No. See Toiletries; Cosmetics; and Personal-only expenses.	
Colon Therapy, Colon Hydrotherapy, Colonics	Doctor's Note Required. These services are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Compression Hose	Yes. Compression Hose are eligible.	
Compression Sleeves	Yes. Compression Sleeves are eligible	
Concierge Medicine	Yes. Charges for medical care received by a	

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	concierge doctor are eligible	
Constipation Treatments	Prescription Required. Constipation treatments are eligible with a prescription from a physician	OTC – Prescription Required
Contact Lenses, Materials and Equipment	Yes. If the lenses are needed for medical reasons. If so, materials and equipment needed for using lenses (such as saline solution, cases and enzyme cleaner) are reimbursable, as is distilled water used to store and clean the lenses. Contact lens insurance would not be reimbursable, however. See Insurance Premiums.	
Contraceptives	Yes. Health FSAs are permitted to reimburse medicines and drugs that meet the definition of medical care, including medicines purchased over the counter as well as prescription drugs. Examples include birth control pills, condoms, Norplant insertion or removal and spermicidal foam.	
Controlled Substances in Violation of Federal Law	No. If the substance violates federal law (e.g. the Controlled Substances Act). If so, the expense is not reimbursable even if a state law allows its use with a physician’s prescription and the participant gets that prescription. See Illegal operations and treatments.	
Convalescent Home	Yes. The cost of medical care provided in a convalescent home or nursing home (ex. Following a hospital stay or surgery) is a qualified medical expense. 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	Yes. Cooling Gel Sheets are eligible	
Co-payments	Yes. Qualifies if the item or service is an otherwise eligible medical expense.	
Corneal Keratotomy and Ring Segments	Yes. Corneal Keratotomy and ring segments are eligible	
Cosmetics	No. These are used primarily for personal purposes. Cosmetics are articles that are intended to be rubbed, poured, sprinkled on, sprayed on, introduced into, or otherwise	

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	applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks, fingernail polishes, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes and deodorants. Also see Toiletries; Cosmetic procedures; Personal-only expenses.	
Cosmetic Procedures	No. This means any procedure (including cosmetic surgery) that is directed at improving the patient’s appearance and doesn’t meaningfully promote the proper function of the body or prevent or treat illness or disease. There is an exception, however, for procedures necessary to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease—these may be reimbursable. Also see Breast reconstruction surgery following mastectomy; Dual-purpose expenses; Personal-only expenses	
Cotton Balls & Swabs	No. Cotton Balls and swabs are not eligible	
Cough Suppressants, Syrup, and Drops/Lozenges	Prescription required. Also called expectorants.	OTC – Prescription Required
Counseling	Doctor’s Note Required. If it is for a medical reason, then yes. Marriage counseling, career counseling, life coaching, and parenting skill counseling generally won’t qualify. Also see Psychoanalysis, Psychiatric Care, Psychologist; Dual-purpose expenses; and Personal-only expenses.	
CPAP Machines and Equipment	Yes. CPAP machines and equipment are eligible. Examples include hose holders, masks, headgear, pillows, and cleaning products.	
CPR Class	No. CPR Classes are not eligible for reimbursement with a flexible spending account (FSA) and health savings account (HSA).	
Cranial Sacral Therapy	Doctor’s Note Required. Cranial Sacral Therapy is eligible for reimbursement with a	

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	Letter of Medical Necessity from a physician	
Crowns (Dental)	Yes. Crowns are eligible	
Crutches, Canes, Walkers, Walking Sticks	Yes. Whether purchased or rented.	
Crystalens	Yes. Crystalens are eligible with a flexible spending account (FSA) and health savings account (HSA)	
Dancing Lessons	Doctor's Note Required. May be reimbursable if recommended for a specific medical condition (such as part of a rehabilitation program after surgery). See Dual purpose expenses; Personal-only expenses.	
Decongestants	Prescription required.	OTC – Prescription Required
Defibrillator	Yes. Defibrillators are eligible. This includes Automated External Defibrillators (AED)	
Dehydration Treatment	Prescription Required. Dehydration Treatments are eligible with a prescription from a physician with a flexible spending account (FSA) and health savings account (HSA)	OTC – Prescription Required
Dental Care	Yes. Includes fees for X-rays, fillings, braces, extractions, dentures, etc. The reimbursable amount is limited if the treatment includes pre-payment for services that haven't been provided. Also see Pre-payments	
Dental Emergency Kit	Yes. Dental Emergency Kits are eligible	
Dental Maintenance Organization (DMO) Fees	No. DMO Fees are not eligible	
Dental Reconstruction	Yes. Dental Reconstruction is eligible	
Dental Sealants	Yes. Dental Sealants are eligible	
Dental Veneers	Doctor's Note Required. Dental Veneers are eligible for reimbursement with a Letter of Medical Necessity from a physician. Only eligible if they are required for dental treatment and not for a cosmetic purpose.	
Dentures and Supplies	Yes. Including denture adhesives, cleaning supplies, stain cleaners.	
Denturist	Yes. Amounts paid to a denturist for	

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	treatment of a dental condition are eligible	
Deodorant	No. See Cosmetics; Toiletries; and Personal-only expenses.	
Dependent Care Expenses	No. But see Disabled Dependent Care Expenses.	
Dermabrasion/Micro Dermabrasion	No. Dermabrasion and micro dermabrasion is not eligible	
Dermatology Treatment	Prescription Required. Dermatology Treatments are eligible with a prescription from a physician	
Diabetic Supplies	Yes. Includes blood sugar tests kits and test strips; glucose monitoring equipment, insulin, socks, and monitors. See Glucose monitoring equipment and Insulin.	
Diagnostic Services and Products	Yes. Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions and cancer. Also see Body scan; Blood pressure monitoring devices; and Medical monitoring and testing devices.	
Diapers or Diaper Service for Newborns	No. Diapers for healthy newborns aren't being used for medical care. See Personal-only expenses and Incontinence supplies.	
Diaper Rash Ointments and Creams	Prescription required.	OTC – Prescription Required
Diathermy	Yes. Diathermy is eligible	
Diet Foods	No. Costs of special foods to treat a specific disease (e.g. obesity) cannot be reimbursed to the extent that they satisfy ordinary nutritional requirements (i.e., only the excess cost is reimbursable). The costs of food associated with a weight-loss program, such as special pre-packaged meals would not be reimbursable, since they just meet normal nutritional needs. See Dual-purpose expenses and Weight-loss programs.	
Dietary and Fiber supplements	Prescription Required. Yes, if prescribed by a medical practitioner to treat a specific medical condition for a limited time. Because this is a dual-purpose item, a	OTC – Prescription Required and/or Letter

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	medical practitioner's prescription evidencing that the pills are used to treat a specific medical condition is advisable. See Dual-purpose expenses; Personal-only expenses; Prenatal vitamins and Special foods.	of Medical Necessity
Dietitian	Doctor's Note Required. Dietitian services are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Digestive Aids	Prescription Required. Digestive Aids are eligible with a prescription from a physician	OTC – Prescription Required
Disabled Dependent Care Expenses	Yes. If the expenses are for medical care of the disabled dependent. Note that some disabled dependent care expenses that qualify as medical expenses may also qualify as work-related expenses for purposes of taking a credit for dependent care or for reimbursement under a dependent care assistance program. These expenses can be applied towards the dependent care credit, the DCAP or a medical expense deduction, but the same expenses cannot be applied for more than one claim.	
Disabled Person, Expenses for	Yes. Expenses for a disabled person, such as a wheelchair, Braille books and magazines, a guide dog and special medical care, are eligible	
Disposable Face Mask	Doctor's Note Required. Disposable Face Masks are eligible with a Letter of Medical Necessity from a physician	
Disposable Underwear	Yes. Disposable Underwear is eligible	
Diuretics	Prescription Required. Diuretics are eligible with a prescription from a physician	OTC – Prescription Required
DNA Collection and Storage	Yes. Temporary storage is reimbursable under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment or prevention of an existing or imminent medical condition. "Temporary" is not defined; however, one consideration might be whether it is within the same plan year. Also see Umbilical cord, freezing and storing of and Dual-purpose expenses.	

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Doctor Fees	Yes. Doctor Fees are	
Donor Fees	Yes. Donor Fees are eligible	
Doula	Yes. Doula services are eligible	
Drug Addiction/Overdose Treatment	Yes. Amounts paid for an inpatient’s treatment at a therapeutic center for drug addiction are reimbursable. AKA substance abuse. See Alcoholism treatment.	
Drugs and Medicines that may be Purchased only by Prescription, Including Over-The-Counter (OTC) Items.	Prescription Required. Must be primarily for medical care (and not for personal, general health, expense or cosmetic purposes), legally procured, and generally accepted as medicines and drugs. Prescriptions must meet the legal requirements. To show that a medicine or drug that can be obtained without a prescription (i.e., an OTC drug) was prescribed, a prescription or other documentation that a prescription was issued (e.g., a pharmacist’s receipt with the name of the purchaser or patient, the date and amount of the purchase, and an Rx number) is required	OTC – Prescription Required
Dual-Purpose Expenses	Prescription or Doctor’s Note Required. Only if they are primarily for medical care. Dual-purpose items (e.g., massage therapy) are items that may be used for both medical purposes and personal purposes. For dual-purpose items, adequate substantiation generally requires a medical practitioner’s diagnosis of a specific medical condition of the participant, spouse or dependent or prescription where applicable. The medical practitioner should also specify that the item treats the condition, but in some cases a plan administrator might be able to rely on other evidence (e.g., because that information is general knowledge or appears in a professional publication). An item with a personal element must not have been obtained “but for” the medical condition. Also see Personal-only expenses.	OTC – Prescription Required
Dyslexia	See Language training.	
Ear Piercing	No. See Cosmetic procedures; Personal-only expenses.	
Ear Plugs	Doctor’s Note Required. To the extent	

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	recommended by a medical practitioner for a specific medical condition (e.g., ear tubes).	
Ear Wax Removal Drops (not Q-Tips)	Prescription required. Examples: Debrox, Murine	OTC – Prescription Required
Ear Syringe	Yes. Ear Syringes are eligible	
Eczema Treatment	Prescription Required. Eczema Treatments are eligible with a prescription from a physician	OTC – Prescription Required
Egg Donor Fees, Storage, and Recipient Fees	Yes. Amounts paid for the egg donor fee, an agency fee, an egg donor’s medical and psychological testing, insurance for post-procedure donor medical and psychological assistance and the legal fees for preparation of the egg donor contract. Fees for temporary storage, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren’t considered medical care. “Temporary” is not defined; however, one consideration might be whether it is within the same plan year. Egg recipient fees for the individual, spouse or dependent, including legal, recipient, testing and agency fees, when deemed medically necessary by a doctor. Also see Fertility treatments; Sperm, storage of; Surrogate expenses.	
Electrolysis or Hair Removal	No. See cosmetic procedures and Personal-only expenses.	
Electrolyte Replacements	Prescription Required. Electrolyte Replacements are eligible with a prescription from a physician	OTC – Prescription Required
Electronic Cigarettes	No. Electronic Cigarettes are not eligible	
Electrotherapy Pain Relief Device	Yes. Electrotherapy Pain Relief Devices are eligible	
Elevated Toilet Seats	Yes. Elevated Toilet Seats are eligible	
Elevator	Doctor’s Note Required. Installing an elevator upon advice of a physician so that a person with heart disease won’t have to climb stairs may be medical care to the extent of the amount in excess of value enhancement to the property. See Capital expenses.	
Epsom Salt	Prescription Required. Epsom, Salt is	OTC –

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	eligible with a prescription from a physician	Prescription Required
Erectile Dysfunction Treatment	Prescription Required. Erectile Dysfunction Treatments are eligible with a prescription from a physician. This includes Viagra	
Ergonomic Items	Doctor's Note Required. Ergonomic Items are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Essential Oils	Doctor's Note Required. Under circumstances where a medical practitioner is recommending use to treat or alleviate a specific medical condition. Because this is a dual-purpose item, a letter from a medical practitioner evidencing that the oils are used to treat a specific medical condition is required.	
Exercise Equipment or Programs	Doctor's Note Required. If used to treat an illness (such as obesity) diagnosed by a physician. In the case of home exercise equipment, the participant must establish that the purpose of the expense is to treat the disease rather than to promote general health, and that the expense would not have been paid "but for" this purpose. The fact that this is a capital expense raises additional issues, particularly when the equipment can be used by other family members who have no medical need. See Capital expenses; Dual-purpose expenses; Health club dues and fees; Weight-loss programs and Personal-only expenses.	
Experimental Drugs	Yes. Experimental Drugs are eligible with a flexible spending account (FSA) and health savings account (HSA)	
Experimental Medical Services	Yes. Experimental Medical Services are eligible	
Eye Examinations, Eyeglasses, Equipment and Materials	Yes. If the eye exam is for medical reasons and the eyeglasses and lenses are prescribed by a physician for such reasons. Materials and equipment needed for using the eyeglasses, such as cleaner, should be medical care too. Also see Contact lenses	

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	and Sunglasses.	
Eye Mask for Pain Relief	Yes. Eye Masks for pain relief are eligible	
Eye Pressure Monitor	Yes. Eye Pressure Monitors are eligible	
Eye Surgery	Yes. Eye Surgery is eligible	
Eye Treatment Medications	Prescription Required. Eye Treatment Medications are eligible with a prescription from a physician. This includes eye drops.	OTC – Prescription Required
Eyeglass Accessories	Yes. Eyeglass Accessories are eligible. Examples: repair kits, lens cloths, lens cleaning solutions, eyeglass cords, screwdriver kits, replacement nose pads, temple pads, and eyeglass protection solutions.	
Face Creams, Moisteners, and Washes	Prescription Required. Medicated Face Creams are eligible with a prescription from a physician	OTC – Prescription Required
Face Lifts	No. See Cosmetic procedures and Personal-only expenses.	
Facial Tissues	No. Facial Tissues are not eligible	
Feminine Hygiene Products	No. Feminine hygiene products are not eligible. This includes pads and tampons.	
Feminine Pain Relief	Prescription Required. Feminine Pain Relief products are eligible with a prescription from a physician.	OTC – Prescription Required
Fertility Monitor	Yes. Fertility Monitors are eligible	
Fertility Treatments	Yes. To the extent procedures are intended to overcome an inability to have children. Examples are IVF (in vitro fertilization), including temporary storage of eggs or sperm, surgery (including an operation to reverse prior surgery preventing someone from having children), shots, treatments, and GIFT (gamete intrafallopian transfer). Expenses paid to or for an in vitro surrogate may not be medical care unless the surrogate is a tax dependent. See Egg donor fees, storage, and recipient fees; Surrogate expenses; Legal fees in connection with fertility treatments; Pre-payments.	
Fever Reducing Medication	Prescription required. See Cough Suppressants.	OTC – Prescription Required
Finance Charges	No. Finance Charges are not eligible	
First Aid Adhesive	Yes. First Aid Adhesives are eligible	

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First Aid Cream, Drugs and Medicines	Prescription Required. First Aid Creams, Drugs and Medicines are eligible with a prescription from a physician	OTC – Prescription Required
First Aid Kits	Yes. Such items are primarily for medical care.	
Fish Oil Supplements	Doctor’s Note Required. Fish Oil Supplements are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Fitness Programs	See Exercise equipment or programs.	
Fitness Tracker	Doctor’s Note Required. Fitness Trackers are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Flu Shots	Yes. Immunizations to prevent disease should qualify, even though no medical condition has been diagnosed.	
Fluoride Rinse	Doctor’s Note Required. Fluoride Rinses are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Fluoride Treatment	Yes. Fluoride Treatments are eligible	
Founder’s Fee	No. Although portions of the monthly service fees (also called lifecare or founder’s fees, which may also be paid as a lump sum) may be deductible, they will generally not be reimbursable. For example, if the fees are for “qualified long-term care expenses” or if they function like insurance premiums, a health FSA cannot reimburse them. And if the fees are prepaid, reimbursement cannot be made until the medical care is provided. Unless the portion attributable to medical treatment within the current plan year is separately stated no portion would be reimbursable. See Lifetime care.	
Foreign Medical Care	Yes. Foreign Medical Care is eligible	
Funeral Expenses	No. These are not for medical care.	
Gait Belt	Yes. Gait Belts are eligible	
Gambling Problem, Treatment for	No.	
Gastrointestinal Medication and Treatment	Prescription Required. Gastrointestinal Medications are eligible with a prescription from a physician. This includes indigestion treatment and upset stomach relief.	
Gauze Pads	Yes. Such items are primarily for medical	

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	care—they mitigate injuries to the body.	
Genetic Testing	Possibly. To the extent that testing is done to determine possible defects (for example, if the mother is over age 35), it is medical care. Not eligible if it's done just to determine sex of the fetus or to determine ancestry. For example some testing will provide medical genetic testing along with ancestry. Only the medical portion would be eligible. See Personal-only expenses.	
Gift Cards	No. Gift Cards are not eligible	
GIFT (Gamete Intrafallopian Transfer)	Yes. See Fertility treatments.	
Glucosamine	Prescription Required. If used primarily for medical care (e.g., to treat arthritis), not just to maintain general health. Prescription required.	OTC – Prescription Required
Glucose Monitoring Equipment, Tablets, Gels	Yes. Items such as blood glucose meters, glucose test strips, tablets and gels are primarily for medical care. Also see Blood sugar test kit.	
Goggles	Doctor's Note Required. Prescription goggles necessary for treatment of a medical condition may be eligible with a doctor's note.	
Grab Bars for Bathroom	Doctor's Note Required. Grab Bars for Bathrooms are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Guards for Teeth Grinding	Yes. Mouth Guards for teeth grinding are eligible	
Guide Dog; Other Animal Aide	Yes. If the expense is for buying, training and caring for animals used by a visually-impaired or hearing-impaired person. Also known as seeing-eye dog. Veterinary fees for such animals may also qualify as medical care. See Veterinary fees.	
Gynecologist	Yes. Gynecology services and fees are eligible	
Hair Colorants	No. See Cosmetics; Toiletries; and Personal-only expenses.	
Hair Regrowth, Removal and Transplants	No. See Cosmetic procedures; Personal-only expenses.	
Half Way House	Doctor's Note Required. The cost of a	

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	half-way house necessary for treatment of an addiction or other medical treatment may be eligible for reimbursement with a Letter of Medical Necessity from a physician	
Health Club Dues and Fees	Doctor’s Note Required. Under the IRS’s revised interpretation, health club dues incurred primarily for medical care could be reimbursed even though such expenses are still not deductible. Because these are dual-purpose expenses, adequate substantiation would include a medical practitioner’s recommendation that the individual join a health club in order to treat a disease, such as obesity. The expense must not have been incurred “but for” the disease (e.g., if the participant belonged to the health club before being diagnosed, then the dues would not be reimbursable). When treatment is no longer needed, the dues would cease being reimbursable. See Weight-loss programs; Dual-purpose expenses; and Personal-only expenses.	
Health Institute Fees	Doctor’s Note Required. If paid to the health institute for treatment recommended by a physician who makes a written statement that it is necessary to alleviate a physical or mental defect or illness.	
Health Reimbursement Arrangements (HRAs)	No. Expenses reimbursed by an HRA cannot also be reimbursed under a health FSA---there is no “double-dipping” allowed.	
Health Screenings	Yes. Health Screenings are eligible	
Hearing Aids	Yes. For the costs of the hearing aid and its batteries, as well as repair and maintenance expenses.	
Heating Pads	Yes. Heating Pads are eligible	
Hemorrhoid Treatments	Prescription required.	OTC – Prescription Required
Herbs	Prescription required. See Vitamins.	OTC – Prescription Required
Home Diagnostic Kits, Tests, Devices	Yes. Home diagnostic kits, tests, and devices are typically eligible if used to determine the presence of a disease or dysfunction in the body.	

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Home Health Care	Yes. If the expenses qualify as nursing services; see Nursing services . No, if they are qualified long-term care services	
Homeopathic Medicine	Doctor’s Note Required. Homeopathic medicines are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Hormone Replacement Therapy (HRT)	Doctor’s Note Required. If used primarily for medical care (e.g., OTC hormone therapy can be used to treat symptoms such as hot flashes, night sweats, etc. for menopause); no, if they are primarily for maintaining general health. As a dual-purpose item a medical practitioner’s note evidencing that the items are used to treat a specific medical condition is advisable. See Dual-purpose expenses; Personal-only expenses.	
Hospital Services	Yes. Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution are reimbursable if the main reason for being there is to get medical care. Also see Nursing services; Meals at a hospital; and Lodging at a hospital.	
Household Help	No. Even if a medical practitioner recommends such help, unless the expenses qualify as nursing services. See Nursing services . In some cases, these may be reimbursable under a DCAP, if the household services are incidental to custodial care of a dependent, or spouse incapable of self-care.	
House Improvements (Such as Exit Ramps, Widening Doorways, etc.)	Doctor’s Note Required. Eligible if done to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense may be reimbursed only to the extent that the improvement cost exceeds the increase in property value. If the improvement doesn’t increase the property value at all, then the participant may claim the entire cost. Items that usually don’t increase property value include constructing entrance or exit ramps, widening or modifying doorways or hallways, installing railings or support bars	

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	to bathrooms, lowering or modifying kitchen cabinets or equipment, moving or modifying electrical outlets and fixtures, installing porch lifts, modifying fire alarms or smoke detectors, modifying other warning systems, and modifying stairways. See Capital expenses; Elevators; Air conditioning; Dual-purpose expenses; and Personal-only expenses.	
Housekeeper	No. Housekeepers are not eligible	
Human Assistant for Disabled Person	Yes. To assist a physically, visually, hearing or mentally impaired person, the cost of a human guide is eligible.	
Humidifier/Vaporizer and Dehumidifier	Doctor's Note Required. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition (such as a severe allergy) is normally required. Several special rules apply. See Air conditioner; Air purifier; and Capital expenses.	
Hydrogen Peroxide	Prescription Required. Hydrogen Peroxide is eligible with a prescription from a physician	OTC – Prescription Required
Hydrotherapy	Doctor's Note Required. Hydrotherapy is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Hyperbaric Oxygen Therapy	Doctor's Note Required. Hyperbaric Oxygen Therapy is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Hypnosis	Doctor's Note Required. Hypnosis is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Hysterectomy	Yes. Hysterectomies are eligible	
Illegal Operations and Treatments	No. Even if they are rendered or prescribed by licensed medical practitioners. See Controlled substances.	
Immunizations and Vaccines	Yes. Immunizations and vaccines to prevent disease (such as tetanus or well-baby shots) should qualify, even if no medical condition has been diagnosed.	
Immunotherapy	Yes. Immunotherapy is eligible	
Impotence Medicines and	Prescription Required. Impotence	OTC –

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Treatments	medicines and treatments are eligible with a prescription from a physician	Prescription Required
Inclinators	Doctor's Note Required. If it qualifies as medical care, is detachable from the property and is purchased only for use by the person with the medical condition. See Capital expenses and Dual-purpose expenses.	
Incontinence Supplies	Yes. Adult diapers used to relieve incontinence generally will qualify as medical care expenses. See Diapers; Dual-purpose expenses; and Personal-only expenses.	
Infertility Treatments	See Fertility treatments; Egg donor fees; Eggs and embryos; Sperm, storage of; Surrogate expenses; Pre-payments.	
Injection Snoreplasty	Doctor's Note Required. Injection Snoreplasty is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Insect Bite Creams and Ointments	Prescription required.	OTC – Prescription Required
Insect Repellent	No. Insect repellents are not	
Insoles	Yes. Insoles are eligible	
Insulin	Yes. Equipment needed to inject the insulin, such as syringes or insulin pumps, would most likely also qualify as a medical expense. Also see Glucose monitoring equipment.	
Insurance Premiums	No. Amounts that a participant pays for insurance to cover medical care (hospitalization, surgery, drugs, etc.) aren't reimbursable under a health FSA, even though the underlying insurance is for medical care. Even though insurance premiums are deductible as medical care on a tax return, health FSAs are prohibited from reimbursing them. This includes premiums for Cancer Insurance, Dental Insurance, Disability, Health Insurance See COBRA premiums.	
Inversion Table	Doctor's Note Required. Inversion Tables are eligible for reimbursement with a Letter	

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	of Medical Necessity from a physician	
Investigational Surgery	Yes. Investigational surgery is eligible	
Invisalign Orthodontics	Yes. Invisalign is eligible with an orthodontia contract.	
IV Equipment and Strands	Yes. IV equipment and strands are eligible	
Joint Pain Relievers	Prescription Required. Joint pain relievers are eligible with a prescription from a physician	OTC – Prescription Required
Joint Supplement	Prescription Required. Joint supplements are eligible with a prescription from a physician	OTC – Prescription Required
Kenalog Injections	Prescription Required. Kenalog injections are eligible with a prescription from a physician	OTC – Prescription Required
Ketone Test Strips	Yes. Ketone test strips are eligible	
Kids Training Pants	Doctor’s Note Required. Kids training pants are eligible with a Letter of Medical Necessity from a physician	
Kinesiology and Supplies	Yes. Kinesiology is eligible. Supplies include tape, wraps and supports.	
Knee Wraps and Supports	Yes. Knee Wraps and Supports are eligible	
Laboratory Fees	Yes. If they are part of medical care.	
Lactation Aids and Consultants	Yes. Lactation Aids and consultants are eligible	
Lactose Intolerance Medications	Prescription Required. Lactose intolerance medications are eligible with a prescription from a physician with a flexible spending account (FSA) and health savings account (HSA)	OTC – Prescription Required
Lamaze Classes	Yes. Expenses may be reimbursable to the extent that instruction relates to birth and not childrearing. The fee will have to be apportioned to exclude instruction in topics such as newborn care. Also, amounts for the coach or significant other aren’t eligible.	
Language Training	Doctor’s Note Required. Eligible if for a child with dyslexia or a disabled child. But school fees for regular schooling normally don’t qualify.	
Lanolin	Yes. Lanolin is eligible	
Laser Eye Surgery; Lasik	Yes. Because the procedure is done to treat a medical condition. Also see Radial keratotomy	
Laser Hair Removal	No. Laser hair removal is not eligible	

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Late Fees	No. These are not for medical care.	
Laxatives	Prescription required.	OTC – Prescription Required
Lead-Based Paint Removal	Doctor’s Note Required. Yes, for the expense of removing lead-based paints from surfaces in the participants’ home to prevent a child who has (or has had) lead poisoning from eating the paint. These surfaces must be in poor repair and within the child’s reach. But the cost of repainting the scraped area isn’t reimbursable. If instead of removing the paint the area is covered with wallboard or paneling, see Capital expenses. The cost of painting the wallboard isn’t a medical expense. See Personal-only expenses.	
Learning Disability	Doctor’s Note Required. Tuition fees paid to a special school and tutoring fees paid to a specially-trained teacher for a child who has severe learning disabilities caused by mental or physical impairments (such as nervous system disorders) are reimbursable if prescribed by a doctor. Also see Schools and education, special.	
Legal Fees in Connection with Fertility Treatments	Doctor’s Note Required. Eligible if the legal fees are in connection with a medical procedure performed upon the participant (or his or her spouse or dependent). Legal fees for preparing a contract preparatory to the provision of a donated egg from an egg donor the taxpayer constituted medical care because the expenses were preparatory to the taxpayer’s own medical procedure. In contrast, legal fees incurred in connection with a procedure performed on a surrogate mother did not constitute medical care because neither the surrogate nor her unborn child was the taxpayer or the taxpayer’s spouse or dependent. See Legal fees, general.	
Legal Fees, General	Doctor’s Note Required. Legal fees may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care to a taxpayer—for example, if	

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	the medical care could not have been provided without legal assistance. Fees for legal services retained to authorize treatment for mental illness may be reimbursable. But legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care aren't reimbursable. Neither are divorce costs. See Legal fees in connection with fertility treatments; Dual-purpose expenses; and Personal-only expenses.	
Lice Treatment	Prescription Required. Lice treatments are eligible with a prescription from a physician	OTC – Prescription Required
Lifetime Care-Advance Payments	No. Although portions of the monthly service fees (also called lifecare or founder's fees, which may also be paid as a lump sum) may be deductible, they will generally not be reimbursable. For example, if the fees are for "qualified long-term care expenses" or if they function like insurance premiums, a health FSA cannot reimburse them. And if the fees are prepaid, reimbursement cannot be made until the medical care is provided. Unless the portion attributable to medical treatment within the current plan year is separately stated no portion would be reimbursable. See Founder's fee.	
Light Therapy	Yes. Light therapy is eligible	
Lip Products, Medicated	Prescription required.	OTC – Prescription Required
Liposuction	No. Liposuction is not eligible	
Lipsticks	No. See Cosmetics; Toiletries; and Personal-only expenses.	
Listening Therapy	Yes. Listening therapy is eligible	
Lodging at a Hospital or Similar Institution	Yes. If the main reason for being there is to receive medical care. See Meals at a hospital or similar institution and Schools and education, residential.	
Lodging Not at a Hospital or Similar Institution	Yes. Up to \$50 per night if these conditions are met: (1) the lodging is primarily for and essential to medical care; (2) the medical	

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	care is provided by a physician in a licenses hospital or medical care facility related to a licenses hospital; (3) the lodging isn't lavish or extravagant (the \$50 limit ought to take care of this); and (4) there is no significant element of personal pleasure, recreation or vacation in the travel. Also see Meals not at a hospital; Personal-only expenses.	
Lodging of a Companion	Yes. If accompanying a patient for medical reasons and all of the conditions described above are also met. For example, if a parent is traveling with a sick child, up to \$100.00 per night (\$50 for each person) can be reimbursed. See Lodging not at a hospital or similar institution.	
Lodging while Attending a Medical Conference	No. See Medical conference admission, transportation, etc. Also see Meals while attending a medical conference.	
Lubricants	Prescription Required. Lubricants are eligible with a prescription from a physician	OTC – Prescription Required
Lumbar Support	Yes. Lumbar supports are eligible	
Magnetic Therapy	Doctor's Note Required. Magnetic therapy is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Makeup	No. See Cosmetics; Toiletries; and Personal-only expenses.	
Marijuana or Other Controlled Substances in Violation of Federal Law	No. Even if medical marijuana is legal in the state in which you live. See Controlled substances and Illegal operations and treatments.	
Massage Therapy	Doctor's Note Required. The costs of a massage just to improve general health aren't reimbursable. A letter from a medical practitioner evidencing that the individual has a health condition and that the massage therapy is being used to treat the condition might make the expense reimbursable. This includes rubdowns. Also see Dual-purpose expenses; Personal-only expenses.	
Mastectomy-Related Special Bras	Yes. Will qualify when incurred following a mastectomy for cancer. See Breast Reconstructive surgery following a mastectomy.	

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Maternity Charges	Yes. Maternity charges are eligible	
Maternity Clothes	No. See Personal-only expenses.	
Maternity Support Belt	Yes. Maternity support belts are eligible	
Mattresses	Doctor’s Note Required. Generally, no, unless the mattress is used almost exclusively to treat a medical condition. Then, the IRS will consider (1) the severity of the medical condition; (2) uniqueness of the mattress or hospital bed or just a more expensive “extra-firm” mattress); and (3) lack of function as regular furniture. Also see Capital expenses; Dual-purpose expenses; and Personal-only expenses.	
Meals at a Hospital or Similar Institution	Yes. If the main reason for being there is to receive medical care. See Lodging at a hospital or similar institution; Schools and education, residential; and Schools and education, special.	
Meals Not at a Hospital or Similar Institution	No. The IRS has taken the position that expenses for meals and lodging while traveling to receive medical treatment aren’t medical care. Also see Lodging not at a hospital.	
Meals of a Companion	No. Even if accompanying a patient for medical reasons. Also see Lodging of a companion.	
Meals; Attending a Medical Conference	No. See Medical conference admission, transportation, etc.	
Medic Alert Bracelet or Necklace	Yes. If recommended by a medical practitioner in connection with treating a medical condition. Examples include Life Alert	
Medical Equipment	Yes. Medical equipment is eligible	
Medical Monitor	Yes. Medical monitors are eligible	
Medicare Part B Premiums	No. Medicare Part B premiums, like health insurance premiums, are not reimbursable under a health FSA. See Insurance premiums.	
Medical Conference Admission, Transportation, Meals, etc.	Yes. Expenses for admission and transportation to a medical conference relating to a chronic disease of the participant, the participant’s spouse or dependent are reimbursable, if the conference is primarily for and essential to	

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	the person in need of medical care. Includes transportation expenses to the city where the conference is held, plus local transportation to the conference. Most of the time at the conference must be spent attending sessions on medical information. The expenses of meals and lodging while attending the conference aren't reimbursable. And any social and recreational activities must be purely secondary to the conference. Also see Transportation and travel expenses.	
Medical Information Plan Changes	Yes. If intended to cover the current year's storage costs. These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for the participant (or the participant's spouse's or dependent's) medical care.	
Medical Monitoring and Testing Devices	Yes. Examples of such devices are blood pressure monitors, syringes, glucose kit, etc. Also see Blood sugar test kit; Body scan; Diagnostic services; Glucose monitoring equipment; Ovulation Monitor	
Medical Newsletter	No. Although a newsletter may discuss current information about treatments for a specific medical condition, the newsletter itself does not directly treat the condition.	
Medical Records Charges	Yes. An example is the fee associated with transferring medical records to a new medical practitioner.	
Medical Savings Accounts (Archer MSAs)	No. Expenses reimbursed under an Archer MSA cannot also be reimbursed under a health FSA—there is no “double dipping” allowed.	
Medical Services	Yes. This means expenses of legal medical services recommended by physicians, surgeons, specialists and other medical practitioners.	
Medicated Shampoo	Prescription Required. Medicated shampoos are eligible with a prescription from a physician	OTC – Prescription Required
Medicated Toothpaste	Prescription Required. Medicated toothpaste eligible with a prescription from a physician with a flexible spending account (FSA) and health savings account (HSA)	
Medicine Droppers	Yes. Medicine droppers are eligible	

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Medicines Purchased from Other Countries	No. Medicines from other countries are not eligible	
Mediscope	Yes. Mediscopes are eligible	
Menopause Treatment Medical Service	Yes. Menopause treatment and medical services are eligible but menopause prescriptions will require a prescription.	
Meditation Instruction	Doctor's Note Required. Generally no, unless utilized to treat a specific medical condition such as anxiety disorder at the recommendation of a physician. A letter from a medical practitioner evidencing that the individual has a health condition and that the meditation instruction is being used to treat the condition might make the expense reimbursable. Also see Dual-purpose expenses; Personal-only expenses.	
Mentally Handicapped, Special Home for	Doctor's Note Required. The cost of keeping an intellectually disabled person in a special home (not a relative's home) on a psychiatrist's recommendation to help that person adjust from life in a mental hospital to community living may be reimbursable. Also see Schools and education, residential.	
Midwife Treatment	Yes. Midwife treatments are eligible	
Migraine Cooling headache Pads	Yes. Migraine cooling headache pads are eligible	
Migraine Relief	Prescription Required. Migraine reliefs are eligible with a prescription from a physician	OTC – Prescription Required
Mineral Supplements	Prescription Required. Mineral supplements are eligible with a prescription from a physician	OTC – Prescription Required
Missed Appointment Fess	No. This is not for medical care.	
Moisturizers and Lotions	No. This is not for medical care. See Cosmetic, Toiletries, and Personal-only expenses.	
Mold Removal	Doctor's Note Required. Mold Removal is eligible for reimbursement with a Letter of Medical Necessity from a physician	
“Morning After” Contraceptive Pill	Prescription Required. See Contraceptives.	OTC – Prescription Required

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Motion Sickness Pills and Wristbands	Prescription Required.	OTC – Prescription Required
Mouth Guards	Doctor’s Note Required. Mouth Guards are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Mouthwash	Prescription Required. Generally, no. See Cosmetics; Toiletries; and Personal-only expenses. However, a special mouthwash prescribed by a medical practitioner for the treatment of gingivitis might be allowable.	OTC – Prescription Required
Multivitamins	Doctor’s Note Required. Multivitamins are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Nail Polish	No. See Cosmetics; Toiletries; and Personal-only expenses.	
Nasal Aspirator	Yes. Nasal Aspirators are eligible	
Nasal Strips or Sprays	Prescription Required. It depends on what the nasal product is used to treat. Nasal sprays or strips that are used to treat sinus problems are primarily for medical care. Those that are used to prevent snoring are dual-purpose expenses—thus, using sprays or strips to prevent run-of-the-mill snoring wouldn’t be reimbursable, but using them to prevent snorers from suffering from sleep apnea might be. If strips or sprays are used to treat snoring, a medical practitioner’s note evidencing that the product is used to treat a specific medical condition is advisable. See Dual-purpose expenses; and Personal-only expenses.	OTC – Prescription Required
Natural Lens Replacement	Doctor’s Note Required. Natural Lens replacements are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Naturopathic Healers, Dietary Substitutes and Drugs and Medicines	See Alternative healers; Personal-only expenses; dual-purpose expenses; Special foods; Vitamins.	
Nausea Medicine	Prescription Required. Nausea Medicine is eligible with a prescription from a physician	OTC – Prescription Required
Nebulizer	Yes. Nebulizers are eligible	
Needle/Sharps Container	Yes. Needle Containers are eligible	

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Neti Pots	Yes. Neti Pots are eligible	
Neurologist	Yes. Amounts paid to Neurologists are eligible	
Nicotine Gum or Patches	Prescription required.	OTC – Prescription Required
Nursing Home Expenses	Doctor’s Note Required. Expenses for medical care in a nursing home or home for the aged for the participant (or his or her spouse or dependent), including meals and lodging, are reimbursable if the main reason for being there is to get medical care. If the primary reason for being in the home is not to get medical care (e.g., is for personal or family reasons), then the cost that is for medical care or nursing services may be reimbursable (but the cost of meals or lodging is not). But any expenses that are for qualified long-term care services cannot be reimbursed on a tax-free basis through a health FS.	
Nursing Services Provided by a Nurse or Other Attendant	Yes. Including wages, nursing services and nurses’ board, whether provided in the participant’s home or another facility. The attendant doesn’t have to be a nurse, so long as the services are of a kind generally performed by a nurse. These include services connected with caring for the patient’s condition, such as giving medication or changing dressings, as well as bathing and grooming. But if the person providing nursing services also provides household and personal services, the amounts must be accounted for separately—only those for nursing services are reimbursable. Also, part of the cost paid for the attendant’s meals, as well as additional costs for household upkeep, rent and utilities, may be reimbursable. Also see Nursing home	
Nursing Services for a Baby	No. Not if the baby is normal and healthy.	
Nutritionist’s Professional Expenses	Doctor’s Note Required. Maybe, if the treatment relates to a specifically diagnosed medical condition. Probably not reimbursable if the expense is for general	

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	health. Also see Special foods.	
Nutritional Supplements	Prescription required.	OTC – Prescription Required
Obstetrical Expenses	Yes.	
Occupational Therapy	Doctor’s Note Required. Occupational therapy is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Omega-3 Supplements	Prescription Required. Omega-3 Supplements are eligible with a prescription from a physician	OTC – Prescription Required
Oncologist	Yes. Oncology services are eligible	
Online or Telephone Consultation, Medical Practitioner’s Fee	Yes. Online or telephone consultations are eligible	
Operations	Yes. If the operations are legal (and aren’t for cosmetic procedures). See Cosmetic procedures.	
Ophthalmologist	Yes. Ophthalmology services are eligible	
Optometrist	Yes. Also see Eye exams and eyeglasses.	
Oral Glucose Gel	Yes. Oral Glucose Gels are eligible	
Organ Donors	See Transplants.	
Ortho Keratotomy or Ortho Keratology	Yes. Ortho keratotomy is eligible	
Orthodontia	Yes. Copy of Orthodontic contract must be submitted for services occurring over a period of time greater than the plan year. Also see Pre-payments.	
Orthodontia Wax	Yes. Orthodontia wax is eligible	
Orthopedic and Surgical Supports	Yes. Orthopedic and surgical supports are eligible	
Orthopedic Neck Supports	Yes. Orthopedic neck supports are eligible	
Orthopedic Shoes and Inserts	Yes. Orthopedic shoes and inserts are eligible	
OSHA Handling Fees for Bio Hazard Waste Disposal	Yes. OSHA Handling Fees are eligible	
Osteopath fees	Yes. If the services are primarily for medical care.	
Ostomy, Colostomy Supplies	Yes. Ostomy, colostomy supplies are eligible	
Out-of-Network Provider	Yes. Out-of-network providers are eligible	
Over-the-Counter (OTC) Medicines/ Non-	Prescription required.	OTC – Prescription

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Prescription Medicines		Required
Ovulation monitor	Yes. Also see Medical monitoring and testing devices.	
Oxygen	Yes. This includes the expenses of oxygen and equipment for breathing problems caused by a medical condition.	
Pain Relievers	Prescription required. Examples: Acetaminophen, Analgesics, Aspirin, headache medication, muscle pain relievers Advil, Tylenol, Ibuprofen	OTC – Prescription Required
Particulate Respirator Mask	Yes. Particulate respirator masks are eligible	
Paternity Testing	No. Paternity tests are not eligible	
Peak Flow Meter	Yes. Peak flow meters are eligible	
Pedicure	No. Pedicures are not eligible	
Pedometer	Doctor’s Note Required. Pedometers are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Penile Implants	Doctor’s Note Required. Penile implants are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Personal Trainer Fees	Yes. If these are incurred under a medical practitioner’s recommendation that the individual use such assistance in order to treat a disease, such as obesity. The expense must not have been incurred “but for” the disease (e.g., if the participant was working with a personal trainer before being diagnosed, these would not be reimbursable). See Weight-loss programs; Dual-purpose expenses; and Personal-only expenses.	
Personal-Only Expenses	Prescription Required. Generally, no, unless the item is used primarily to prevent or alleviate a physical or mental defect or illness. Personal-only expenses are those ordinarily used for personal, living or family purposes. If an item is bought in a special form primarily for medical care (and in its normal form is a personal-only item), the amount that may be reimbursed is limited to the excess of the cost of the special form over the cost of the normal form. See Cosmetics; Toiletries; Capital expenses.	OTC – Prescription Required

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PET Scan	Yes. PET scans are eligible	
Petroleum Jelly	Doctor’s Note Required. Petroleum Jelly is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Phototherapy	Yes. Phototherapy is eligible	
Physical Exams	Yes. Physical exams are eligible	
Physical Exams for Caregiver	No. The cost of a physical exam for a potential caregiver is not	
Physical Therapy	Yes. Physical Therapy is eligible. This includes Patterning exercises.	
Physician Retainer Fee	No. A physician retainer fee is not required for treatment, prevention or diagnosis of a medical condition and is not eligible	
Pill Boxes and Pill Clocks	Yes. Pill boxes and clocks are eligible	
Pillow for Lumbar Support	Doctor’s Note Required. Pillows for lumbar support are eligible for reimbursement with a Letter of Medical Necessity from a	
Pregnancy Fertility/Test Kits	Yes. Fertility kits and pregnancy tests are eligible	
Prenatal Ultrasound	Yes. Prenatal ultrasounds are eligible	
Prenatal Vitamins	Prescription Required. Because obstetricians routinely recommend prenatal vitamins for the health of unborn children, prenatal vitamins should be considered primarily for medical care. These items would also pass the important “but for” test in determining whether an items is really for medical care or just for general health. If taken during pregnancy, these would be considered primarily for medical care. It is unclear whether they would be for medical care if taken in advance of becoming pregnant. See Vitamins.	OTC – Prescription Required
Pre-Payments	No. Pre-payments for goods or services that have not yet been provided are not reimbursable under a health FSA	
Prescription Drugs	Yes	
Preventive Care and Screenings	Yes. Preventive care and screenings are eligible	
Private Hospital Room	Yes. Private hospital rooms are eligible	
Probiotics	Doctor’s Note Required. Probiotics are eligible for reimbursement with a Letter of Medical Necessity from a physician	

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Progesterone and Testosterone Hormones	Doctor's Note Required. Progesterone and Testosterone hormones are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Propecia	Doctor's Note Required. Generally, no, if purchased for cosmetic purposes (e.g., to treat male pattern baldness), even if recommended by a medical practitioner. But may be reimbursable if it is for a specific medical condition that is not for cosmetic purposes or, if it is, if the Propecia ameliorates a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease. Examples include Rogaine. See Cosmetic procedures; Personal-only expenses.	
Prosthesis	Yes. See Artificial limb.	
Psychoanalysis, Psychiatric Care, Psychologist	Yes. If expenses are for medical care. It cannot be just for the general improvement of mental health, relief of stress or personal enjoyment. Expenses resulting from training to be a psychoanalyst are not eligible. AKA therapy.	
Pulse Oximeter	Yes. Pulse Oximeters are eligible	
Radial Keratotomy	Yes. Amounts paid for radial keratotomy are reimbursable because the procedure is done to promote the correct function of the eye. Corneal ring segments (removable plastic half-rings that correct vision) are probably also reimbursable. See Laser eye surgery	
Radon Mitigation	Doctor's Note Required. Radon mitigation is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Reading Glasses	Yes. If they correct a defect. Both prescription and nonprescription reading glasses would qualify. See Eye examinations, eyeglasses, etc., and Personal-only expenses.	
Reasonable and Customary (R&C)	Yes. Amounts that exceed Reasonable and Customary expenses are eligible	
Recliner Chairs	Doctor's Note Required. Generally, no, unless used almost exclusively to treat a specific medical condition and as prescribed by a physician. The IRS will probably	

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	consider similar factors to those listed under Mattresses . But see Personal-only expenses .	
Reflexology	Doctor's Note Required. If needed to treat a medical condition, the cost of reflexology is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Rehabilitation Center	Yes. The cost of a rehab center for the treatment of an addiction or a medical condition is eligible	
Rehydration Solution	Doctor's Note Required. Rehydration Solutions are eligible with a Letter of Medical Necessity from a physician	
Retainer	Yes. Retainers are eligible	
Retin-A	Doctor's Note Required. Generally, no, if purchased for cosmetic purposes (for example, to reduce wrinkles), even if recommended by a medical practitioner. But may be reimbursable if prescribed by a physician for a specific medical condition (such as for acne vulgaris) and not for cosmetic purposes. See Acne treatment; Cosmetic procedures; Personal-only expenses	
Rhinoplasty	No. Rhinoplasty is not eligible	
Rubbing Alcohol	Yes. If used primarily for medical care; no, if used for personal purposes (e.g., cleaning items that are not for medical care).	
Safety Glasses	Yes. Safety Glasses are eligible as long as they are prescription glasses. See Eye examinations, eyeglasses, etc.	
Sales Tax	Yes. Sales tax is eligible	
Saline Nasal Spray	Yes. Saline Nasal Sprays are eligible	
Scale for Food or Weight	Doctor's Note Required. Scales are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Scar Treatment	No. Scar treatments are not eligible	
Schools and Education, Residential	Doctor's Note Required. Certain payments made to a residential school or program to treat individuals for behavioral, emotional and/or addictive conditions are reimbursable if the primary purpose of the program is medical care. (Educational services may be an incidental but not primary component.)	

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	Whether someone is attending to receive medical care is a question of fact that must be determined for each individual—just because a school or program provides medical care to some participants does not mean that it necessarily provides medical care to all participants. If the child is at the school, simply to benefit from the courses and disciplinary methods, the expenses won't qualify—sending a person to attend a program to resolve bad personal attitudes in a structured environment does not constitute medical care. See Schools and education, special.	
Schools and Education, Special	Doctor's Note Required. Payments made to a special school for a mentally-impaired or physically-disabled person are reimbursable if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually-impaired child, teaching lip reading to a hearing-impaired child, and giving remedial language training to correct a condition caused by a birth defect. Meals, lodging and ordinary education supplied by the special school is only medical care if the child is at the school primarily for relieving the disability. If the child is at the school simply to benefit from the courses and disciplinary methods, the expenses won't qualify. Also see Schools and education, residential.	
Sclerotherapy	No. Sclerotherapy is not eligible	
Scooter, Electric	Doctor's Note Required. Electric scooters are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Screening Tests	Yes. If the tests are used for medical diagnosis. Examples include hearing, vision and cholesterol screenings. Also see body Scan and Diagnostic Services.	
Sedatives	Prescription Required. Sedatives are eligible with a prescription from a physician	OTC – Prescription Required
Service Animal	Doctor's Note Required. The cost for a service animal is eligible for reimbursement	

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	with a Letter of Medical Necessity from a physician	
Sexual Counseling	Doctor's Note Required. Sexual counseling is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Sexual Dysfunction	Doctor's Note Required. Costs associated with treatment of sexual dysfunction are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Shampoos and Soaps	Prescription Required. Generally, no. See Cosmetics; Toiletries; and Personal-only expenses. But if a medical practitioner diagnoses the person as having a specific skin condition (such as psoriasis) and prescribes a special treatment (e.g., a medicated shampoo) to be applied for a limited period of time that might be reimbursable. See Dual-purpose expenses.	OTC – Prescription Required
Shaving Cream or Lotion	No. See Toiletries; Cosmetics; and Personal only expenses.	
Shipping and Handling Fees	Yes. Shipping and handling fees incurred to obtain an item that constitutes medical care (e.g., drugs or medicine) are inextricably linked to the cost of the medical care and therefore are reimbursable.	
Sinus Medications	Prescription Required. See Nasal strips and sprays.	OTC – Prescription Required
Sinus Rinse	Prescription Required. Sinus rinses are eligible with a prescription from a physician	OTC – Prescription Required
Sitz Bath	Doctor's Note Required. Sitz baths are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Skin Moisturizers	No. See Cosmetics; Toiletries; and Personal-only expenses.	
Skin Tag Removal	Doctor's Note Required. Skin tag removal is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Sleep Aids	Prescription Required. Sleep aids are eligible with a prescription from a physician	OTC – Prescription Required
Sleep Deprivation	Yes. With respect to testing and treatment if	

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Treatment	the person is under the care of a medical practitioner.	
Smoking Cessation (Stop-Smoking) Programs	Prescription Required. Amounts paid for a stop-smoking program are reimbursable, as are amounts for prescribed drugs. OTC drugs and medicines used to stop smoking would also be reimbursable with a prescription.	OTC – Prescription Required
Somnoplasty	Yes. Somnoplasty is eligible	
Special Foods (Such as Foods Needed for a Gluten-Free or Salt-Free Diet)	Doctor’s Note Required. Yes, if prescribed by a physician to treat a specific illness or ailment, and if the foods do not substitute for normal nutritional requirements. But the amount that may be reimbursed is limited to the amount that the cost of the special food exceeds the cost of commonly available versions of the same product. See Vitamins; Dual-purpose expenses; and Personal-only expenses.	
Speech Therapy	Yes. Speech Therapy is eligible	
Sperm, Storage Fees	Doctor’s Note Required. Yes, with respect to fees for temporary storage, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren’t considered to be for medical care. “Temporary” is not defined; however, one consideration might be whether it is within the same plan year. Also see Fertility enhancement; Dual-purpose expenses; Eggs and embryos; Surrogate expenses; Pre-payment for services.	
St. John’s Wort	Prescription required. See dual-purpose expenses and Personal-only expenses.	OTC – Prescription Required
Steam Inhalers and Packs	Yes. Steam inhalers and packs are eligible	
Stem Cell, Harvesting and/or Storage of	Doctor’s Note Required. Perhaps, if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and storing stem cells because a newborn has a birth defect and the stem cells would be needed in the near future might be allowable. But collection and storage indefinitely, just in case an item might be needed, is not medical care. See DNA collection and storage;	

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	Umbilical cord freezing and storing of; Dual-purpose expenses; and Pre-payments.	
Sterilization Procedures	Yes. Sterilization means the cost of a legally-performed operation to make a person unable to have children. This includes Vasectomy and Tubal Ligations	
Stethoscope	Yes. Stethoscopes are eligible	
Student Health Fee	No. If the fee is simply the cost of belonging to the program—such fees aren’t reimbursable because they are premiums for medical care generally. See Insurance premiums and Tuition including separate breakdown for medical expenses.	
Sublingual Immunotherapy	Yes. Sublingual immunotherapy is eligible	
Sun Protective (SPF) Clothing	No. Sun protective clothing is not eligible	
Sunburn Creams and Ointments	Prescription Required. Yes, if used for a specific sunburn condition (and not as regular skin moisturizers). Prescription Required. See Sunscreen and Suntan lotion.	OTC – Prescription Required
Sunglass Clips	No. If they are not corrective. Also see Sunglasses and Personal-only expenses.	
Sunglasses	Yes. If they are prescription sunglasses. Reimbursable amounts include the expenses of eye examinations and eyeglasses and lenses needed for medical reasons. Possibly, non-prescriptive sunglasses recommended by a physician to alleviate an eye condition may be reimbursable. Also see Personal-only expenses.	
Sunscreen and Suntan Lotion	Prescription Required. Items that are primarily cosmetic but contain a sunscreen component would not qualify. Could possibly qualify if the individual has a prior history of skin cancer and would not have bought the sunscreen “but for” the medical condition. See Personal-only expenses.	OTC – Prescription Required
Supplements	Prescription Required. Supplements are eligible with a prescription from a physician	OTC – Prescription Required
Surgery	Yes. See Operations.	
Surrogate Expenses	No. Even if they are for medical care of the	

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	<p>surrogate or her unborn child. In order to be medical care for the participant or the participant's spouse or dependent, the procedure must be performed upon one of those individuals—typically neither the surrogate nor her unborn child will qualify. Also see Fertility enhancement; Egg donor fees; Eggs and embryos; Legal fees in connection with fertility treatments; Sperm, storage of.</p>	
Swimming Lessons	<p>Doctor's Note Required. Reimbursable if prescribed for a specific medical condition (e.g., as part of a rehabilitation program after surgery). See Personal-only expenses.</p>	
Syringes	<p>Yes. Syringes are eligible</p>	
Tanning Salons and Equipment	<p>Doctor's Note Required. Generally, no, if they're just to improve general health or for cosmetic purposes, even if recommended by a medical practitioner. See Cosmetic procedures and Personal-only expenses. They might be reimbursable if recommended for a specific medical condition (such as a skin disorder), as long as there is no personal element or use of the equipment by other family members.</p>	
Tattoo Removal	<p>No. Tattoo removal is not eligible</p>	
Teeth Whitening	<p>Doctor's Note Required. Generally, no, at least not if tooth discoloration is simply the result of aging and the whitening is done for cosmetic purposes. But if tooth discoloration (rising to the level of a deformity) was caused by disease, birth defect or injury, expenses for teeth whitening might be reimbursable. See Cosmetic procedures; Personal-only expenses.</p>	
Telephones and Televisions for Hearing-Impaired Persons	<p>Doctor's Note Required. Yes, for the expenses of buying and repairing special telephone equipment for a hearing-impaired person. Equipment that displays the audio part of television programs as subtitles for hearing impaired persons is eligible. But the reimbursable amount is limited to the cost that exceeds the cost of the regular item. For example, the cost of an adapter that</p>	

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	attaches to a regular set or the cost of a specially-equipped television is reimbursable only to the extent that it exceeds the cost of a regular model. See Capital expenses.	
Thermography	Yes. Thermography is eligible	
Thermometers	Yes. These items are primarily for medical care. This includes digital, ear, and forehead thermometers.	
Toiletries	No. A toiletry is an article or preparation that is used in the process of dressing and grooming oneself. Examples include toothpaste, shaving cream or lotion, and cologne. Also see Cosmetics and Personal-only expenses.	
Toothache and Teething Pain Relievers	Prescription required.	OTC – Prescription Required
Toothbrushes, Toothpaste, Dental Floss	No. Even if a dentist recommends special ones to treat a medical condition (e.g., gingivitis). This is an item that is primarily used to maintain general health—a person would still use it even without the medical condition (i.e., it does not pass the “but for” test). Thus, it is not primarily for medical care. But topical creams or other drugs (e.g., fluoride treatment) used to treat a dental condition would be reimbursable, so long as they are primarily for medical care. See Toiletries; Cosmetics; Personal-only expenses	
Topical Analgesics (Muscles and Arthritis), Skin Treatments and Steroids	Prescription Required. Topical analgesics, skin treatments and steroids are eligible with a prescription from a physician	OTC – Prescription Required
Transcutaneous Electrical Nerve Stimulation (TENS) Device	Yes. Transcutaneous Electrical Nerve Stimulation Devices are	
Transgender Counseling or Surgery	Doctor’s Note Required. Transgender counseling or surgery is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Transplants	Yes. For surgical, hospital, and laboratory services, and transportation expenses for organ donors.	

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Transportation Costs of Disabled Individual Commuting to and from Work	No. These are personal expenses not for medical care.	
Transportation and Travel Expenses for Person Receiving Medical Care	Yes. If the expenses are primarily for and essential to medical care. These include car expenses, bus, taxi, train, plane, subway and ferry fares and ambulance services. Invoices will need to be provided for these items. Instead of actual car expenses (such as fuel), a standard mileage rate (19 cents for 2016, 17 cents per mile in 2017, 18 cents per mile in 2018) is reimbursable for use of car to obtain medical care. In order to be reimbursed for mileage, a copy of MapQuest or Google Maps showing the distance from point A to point B must be supplied with the claim. The price to rent a car is also reimbursable. Parking fees and tolls can also be reimbursed.	
Transportation and Travel Expenses for Someone Other than the Person Receiving Medical Care	Yes. In some cases. Transportation expenses of the following persons may be reimbursed: (1) a parent who must go with a child who needs medical care; (2) a nurse or other person who gives injections, medication or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) the individual's visits to see a mentally-ill dependent, if recommended as part of treatment. See Transportation and travel expenses for person receiving medical care. Also see Lodging not at a hospital or similar institution.	
Treadmill	Doctor's Note Required. Generally, no, unless required to treat an illness (such as obesity) diagnosed by a physician. See Exercise equipment; Capital expenses.	
Tuition Evidencing Separate Breakdown for Medical Expenses	Yes. To the extent that charges for medical expenses are separately broken down in a bill for tuition or a college or private school and are for specific medical services (and are not premiums for medical care generally) See Student health fee and Insurance premiums.	

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Tutoring	Doctor's Note Required. Tutoring is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Ultrasound	Yes. Ultrasounds are eligible. This includes prenatal ultrasounds.	
Umbilical Cord, Freezing and Storing of	Doctor's Note Required. Eligible if there is a specific medical condition that the umbilical cord is intended to treat. Collection and storage indefinitely, just in case it is needed, is not medical care. "Temporary" is not defined—one consideration might be whether it is within the same plan year. The cost of storing cord blood where a newborn has a birth defect and where the cord blood would be needed in the near future might be allowable. See Dual-purpose expenses and Pre-payments.	
Urinalysis	Yes. Urinalysis is eligible	
Urological Products	Yes. Urological products are. Examples: catheters, leg bags, gloves, pouches, and tubes.	
Usual and Customary Charges, Excess	Yes. Medical expenses in excess of an insurance plan's usual, customary and reasonable charges are reimbursable if the underlying expense would be reimbursable as medical care.	
UVR Treatments	Doctor's Note Required. UVR treatments are eligible for reimbursement with a Letter of Medical Necessity from a physician	
Vacation	No. Vacations are not eligible	
Vapor Rub	Prescription Required. Vapor rub is eligible with a prescription from a physician	OTC – Prescription Required
Varicose Veins, Treatment of	Doctor's Note Required. Generally, no, if the procedure merely improves appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease. May be reimbursable if the procedure promotes the proper function of the body or prevents or treat an illness or disease. See Cosmetic procedures and Personal-only expenses.	
Vasectomy Reversal	Yes. See Sterilization.	

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Veterinary Fees	Yes. If the veterinary fees are incurred for the care of a guide dog for the seeing-impaired or hearing-impaired, or for other animals specially trained to assist persons with physical disabilities. Otherwise, no.	
Vision Discount Programs	No. See Insurance Premiums.	
Visual Evoked Potential (VEP) Test	Yes. Visual evoked potential tests are eligible	
Vitamins	No. If they are used to maintain general health (e.g., one-a-day vitamins). Yes, under narrow circumstances, if prescribed by a medical practitioner for a specific medical condition (e.g., a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency). Because this is a dual-purpose item, a medical practitioner's prescription evidencing that the pills are used to treat a specific medical condition is advisable. See Prenatal Vitamins; Dual-purpose expenses; Personal-only expenses; Special Foods.	OTC – Prescription Required
Warranties	No. Warranties are not eligible	
Wart Remover Treatments	Prescription required. See Cosmetic procedures.	OTC – Prescription Required
Water Pik	No. Water piks are not eligible	
Weight-Loss Programs , Counseling, Surgery and/or Drugs Prescribed to Induce Weight Loss	Doctor's Note Required. Eligible only if the weight-loss program is recommended by a physician to treat an existing disease (such as obesity, heart disease or diabetes) and is not simply to improve general health. However, the costs of food associated with a weight-loss program (such as special pre-packaged meals) would not be reimbursable, since they just meet normal nutritional needs. See Exercise programs; Health clubs dues.	
Well-Child Care	Yes. Well-child care is eligible	
Wellness Scan	Yes. Wellness scans are eligible	
Wheelchair	Yes. Expenses of buying, operating and maintaining a wheelchair are reimbursable if it is needed to relieve sickness or disability.	
Wigs	Doctor's Note Required. Maybe, for the full cost of a wig prescribed by a physician	

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	for the mental health of a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation). Also see Personal-only expenses.	
Wound Care and Seal Powder	Yes. Wound care and seal powder is eligible	
Wrinkle Cream	No. Wrinkle cream is not eligible	
X-Ray Fees	Yes. If the X-rays are performed for medical reasons.	
Yeast Infection Medications	Prescription required.	OTC – Prescription Required
Yoga	Doctor’s Note Required. Yoga is eligible for reimbursement with a Letter of Medical Necessity from a physician	
Zinc Supplements	Prescription Required. Zinc Supplements is eligible with a prescription from a physician	