

## HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

### Eligible Expenses

In response to COVID\_19, a new federal law expands how you can use your flexible spending account (FSA). Use this quick reference guide to help determine what is eligible or not eligible under your FSA account. This is not an all-inclusive list. Please refer to the IRS website for more information at [www.irs.gov](http://www.irs.gov).

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#### Use a health care FSA to pay for many health care treatments and services.

A health care flexible spending account (FSA) can be used to pay for many covered health care services. These include:

- ✓ Acupuncture
- ✓ Ambulance
- ✓ Artificial limbs
- ✓ Artificial teeth
- ✓ Blood sugar test kits for diabetics
- ✓ Breast pumps and lactation supplies
- ✓ Chiropractor
- ✓ Contact lenses and solutions
- ✓ Crutches
- ✓ Dental treatments including X-rays, cleanings, fillings, braces, and tooth removals
- ✓ Doctor's office visits and procedures
- ✓ Drug addiction treatment
- ✓ Drug prescriptions
- ✓ Eyeglasses and vision exams
- ✓ Fertility treatment
- ✓ Hearing aids and batteries
- ✓ Hospital services
- ✓ Inpatient alcoholism treatment
- ✓ Insulin
- ✓ Laboratory fees
- ✓ Laser eye surgery
- ✓ Over-the-counter medicines and drugs if prescribed by a doctor (see more information below)
- ✓ Physical Therapy
- ✓ Psychiatric care if the expense is for mental health care provided by a psychiatrist, psychologist or other licensed professional
- ✓ Stop-smoking programs (including nicotine gum or patches, if prescribed)
- ✓ Surgery, excluding cosmetic surgery
- ✓ Vasectomy
- ✓ Walker
- ✓ Weight-loss program, if it is a treatment for a specific disease diagnosed by a physician
- ✓ Wheelchair

#### Over-the-counter (OTC) medicines and drugs

You can now use your FSA to purchase over-the-counter (OTC) drugs and medicines, **without a prescription**.

Those medicines or drugs include:

- ✓ Acid controllers
- ✓ Acne medicine
- ✓ Allergy and sinus medicine
- ✓ Antidiarrheal medicine
- ✓ Baby rash ointment
- ✓ Cold and flu medicine
- ✓ Eye drops
- ✓ Feminine antifungal or anti-itch products
- ✓ Hemorrhoid treatment
- ✓ Laxatives or stool softeners
- ✓ Lice treatments
- ✓ Menstrual Care Products
- ✓ Motion sickness medicines
- ✓ Nasal sprays or drops
- ✓ Ointments for cuts, burns or rashes
- ✓ Pain relievers, such as aspirin or ibuprofen
- ✓ Sleep aids

***Please note: This is not a complete list. The Internal Revenue Service (IRS) decides which expenses can be paid from an FSA and can change the list at any time.***

## Over-the-counter supplies

Many over-the-counter medical supplies may be eligible for reimbursement from an FSA, and **no prescription is required**. Examples include:

- ✓ Bandages, adhesive or elastic
- ✓ Braces and supports
- ✓ Catheters
- ✓ Condoms
- ✓ Contact lens solution and supplies
- ✓ Crutches
- ✓ Denture cleansers and adhesives
- ✓ Diagnostic tests and monitors (such as blood glucose monitors)
- ✓ Elastic wraps
- ✓ First-aid supplies
- ✓ Insulin
- ✓ Ostomy products
- ✓ Pregnancy tests
- ✓ Prenatal vitamins
- ✓ Reading glasses
- ✓ Sunscreen over 30 SPF
- ✓ Walkers, wheelchairs and canes

## You cannot use an FSA to buy the following health care services and items.

Here are some common services and expenses that are not eligible for FSA reimbursement:

- ✗ Aromatherapy
- ✗ Baby bottles and cups
- ✗ Baby oil
- ✗ Baby wipes
- ✗ Breast enhancements
- ✗ Cosmetics
- ✗ Cotton swabs
- ✗ Dental floss
- ✗ Deodorants
- ✗ Hair regrowth
- ✗ Low-calorie foods
- ✗ Mouthwash
- ✗ Petroleum jelly
- ✗ Shampoo and conditioner
- ✗ Spa salts
- ✗ Sun-tanning products
- ✗ Toothbrushes

## For more information

- ✓ Review your FSA benefit documents.
- ✓ The IRS publishes information on FSAs and eligible expenses. Visit [irs.gov](https://www.irs.gov).
- ✓ Most major grocery, department, retail and drug stores can identify at the cash register what supplies are eligible for reimbursement.

A flexible spending account is not insurance.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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