



Health Care Eligible Items

Your Health Care Flexible Spending Account (FSA) is a smart way to save money on everyday expenses!

Take a moment to review the following items for eligibility as outlined by the IRS. Please note that this list is not intended to be a complete list of all expenses. In order to be eligible under an FSA, your expenses must be primarily for medical purposes and not cosmetic in nature. Expenses must fall within the legal definition of medical care as defined in Code § 213(d) and can be incurred by the participant, spouse or tax dependent. Your employer’s plan may be more restrictive so please refer to your Summary Plan Description (SPD) for details.

New OTC Changes for 2011: Due to Health Care Reform, beginning January 1, 2011, a doctor’s prescription will be required for reimbursement of over-the-counter (OTC) drugs and medicines. Items that will require a prescription in order to be eligible are indicated with “Rx” in the list below. Please note the prescription must be dated on or before the date you incurred the expense and submitted with each claim. More information regarding the OTC changes is available on the [PBS website](#).

Medical Necessity: Under Internal Revenue Service rules, some health care services and products are only eligible for reimbursement when your practitioner certifies that they are medically necessary. In order to be reimbursed for these types of expenses, you must submit a Certificate of Medical Necessity (CMN). Items that will require a CMN are indicated with “CMN” in the list below. The practitioner’s signature must be dated on or before the date you incurred the expense. You may download a [CMN](#) from the PBS website.

Item	Eligible	CMN/Rx
Acne treatments (over-the-counter)	Yes	Rx
Acupuncture	Yes	
Adoption (medical expenses related to)	Yes	
Adoption fees	No	
Alcoholism treatment	Yes	
Allergy & sinus medicine and products (over-the-counter)	Yes	Rx
Allergy medication	Yes	Rx
Allergy treatments and products	Yes	CMN
Alternative dietary supplements (for treatment of a medical condition)	Yes	CMN
Alternative drugs, medicines and treatment products (for treatment of a medical condition)	Yes	CMN
Alternative healers (for treatment of a medical condition)	Yes	CMN
Ambulance and emergency health services	Yes	
Anesthesia (for non-cosmetic purposes)	Yes	
Antacid (over-the-counter)	Yes	Rx
Antibiotic ointment (over-the-counter)	Yes	Rx
Aspirin or other pain reliever (over-the-counter)	Yes	Rx
Asthma medicines or treatments (over-the-counter)	Yes	Rx
Athletic treatments / braces	Yes	
Bandages and related items (over-the-counter)	Yes	
Birth control (prescription or other)	Yes	
Birth control devices (over-the-counter)	Yes	
Blood pressure monitor	Yes	
Blood sugar test kits and test strips	Yes	
Body scans	Yes	
Braille books and magazines (difference in cost only)	Yes	CMN
Breastfeeding classes	No	
Breast pump (to compensate for a medical condition)	Yes	
Breast reconstruction surgery (following mastectomy)	Yes	CMN
COBRA premiums (dental)	No	
COBRA premiums (medical)	No	
COBRA premiums (other)	No	
COBRA premiums (prescription)	No	

Item	Eligible	CMN/Rx
COBRA premiums (vision)	No	
Cancer (fixed indemnity, \$x per day) insurance premiums	No	
Canker & cold sore treatments (over-the-counter)	Yes	Rx
Chest rubs (over-the-counter)	Yes	Rx
Child or newborn care instruction	No	
Childbirth classes	Yes	
Chiropractic office visit or treatment	Yes	
Christian Science practitioners	Yes	
Cholesterol test kits and supplies	Yes	
Co-insurance (dental)	Yes	
Co-insurance (medical)	Yes	
Co-insurance (prescription)	Yes	
Co-insurance (vision)	Yes	
Co-payment (dental)	Yes	
Co-payment (medical)	Yes	
Co-payment (other)	Yes	
Co-payment (vision)	Yes	
Cold & flu medicine (over-the-counter)	Yes	Rx
Cold cream (over-the-counter)	No	
Compression or anti-embolism socks, stockings or hose	Yes	CMN
Concierge medical fees (billed for actual services received)	Yes	
Condoms	Yes	
Contact lenses, cleaning solutions, etc.	Yes	
Contraceptives (prescription)	Yes	
Contraceptives (over-the-counter)	Yes	Rx
Cord blood storage (for future treatment of a birth defect or known medical condition)	Yes	CMN
Cord blood storage (for unidentified future use)	No	
Corn and callus remover (over-the-counter)	Yes	Rx
Corneal keratotomy	Yes	
Cosmetic procedures or surgery	No	
Cough drops & sore throat lozenges (over-the-counter)	Yes	Rx
Cough syrup (over-the-counter)	Yes	Rx
Counseling (for treatment of a medical condition)	Yes	
CPR classes (adult or child)	No	
Crutches, canes, walkers or like equipment (purchase or rental)	Yes	
Deductible for dental plan	Yes	
Deductible for medical plan	Yes	
Deductible for prescription plan	Yes	
Deductible for vision plan	Yes	
Dental care (for non-cosmetic purposes, including sealants)	Yes	
Dental co-insurance	Yes	
Dental co-payment	Yes	
Dental insurance premiums	No	
Dental plan premiums	No	
Dental products (for treatment of a dental condition and/or general health)	No	
Dental reconstruction (including implants)	Yes	
Dental veneers	Yes	CMN
Dentures, bridges, etc.	Yes	
Diabetic monitors, test kits, strips and supplies	Yes	
Diagnostic services (other than dental or vision)	Yes	
Diagnostic services (dental or vision)	Yes	
Diaper rash ointments and creams	Yes	Rx
Diapers and diaper services	No	
Dietary supplements (for treatment of a medical condition)	Yes	Rx
Doula or birthing coach	Yes	CMN
Drug addiction treatment	Yes	

Item	Eligible	CMN/Rx
Drugs (experimental or imported)	No	
Drugs (prescription)	Yes	
Dyslexia treatment	Yes	
Ear drops & wax removal (over-the-counter)	Yes	Rx
Educational classes or tuition	No	
Electrolysis	No	
Emergency kits (over-the-counter)	No	
Eye examinations	Yes	
Eye related equipment/materials	Yes	
Eye surgery or treatment to correct vision	Yes	
Eyeglasses (over-the-counter)	Yes	
Eyeglasses (prescription)	Yes	
Face lifts	No	
Feminine hygiene products	No	
Fertility monitor (over-the-counter)	Yes	
Fertility treatment (for employee, spouse or dependent)	Yes	
Fertility treatment (for non-dependent surrogate)	No	
First aid kits (over-the-counter)	Yes	
Flu shots	Yes	
Funeral expenses	No	
Gastrointestinal medication (over-the-counter)	Yes	Rx
Guide dog (dog, training, care)	Yes	
Hair regrowth products	No	
Hair removal	No	
Hair transplant	No	
Hair treatments	No	
Hand lotion (over-the-counter)	No	
Health insurance premiums	No	
Health plan premiums	No	
Health savings account (HSA) contributions	No	
Hearing aids and batteries	Yes	
Herbal or homeopathic medicines (over-the-counter)	Yes	CMN
Hospital (fixed indemnity, \$x per day) insurance premiums	No	
Hospital services and fees	Yes	
Household help	No	
Humidifier, air filter and supplies	Yes	CMN
Illegal operations or substances	No	
Immunizations	Yes	
Incontinence supplies	Yes	
Individual dental insurance premiums	No	
Individual dental plan premiums	No	
Individual insurance premiums	No	
Individual medical insurance premiums	No	
Individual medical plan premiums	No	
Individual plan premiums	No	
Individual prescription insurance premiums	No	
Individual prescription plan premiums	No	
Individual vision insurance premiums	No	
Individual vision plan premiums	No	
Infertility treatment (for employee, spouse or dependent)	Yes	
Insulin, testing materials and supplies	Yes	
Insurance or health insurance premiums	No	
Insurance or health plan premiums	No	
Laboratory fees	Yes	
Lactose intolerance (over-the-counter)	Yes	Rx
Lamaze classes	Yes	

Item	Eligible	CMN/Rx
Laser eye surgery	Yes	
Lasik	Yes	
Late payment fees charged by health care provider	No	
Laxatives (over-the-counter)	Yes	Rx
Learning disability treatments	Yes	
Lice treatment (over-the-counter)	Yes	Rx
Listening therapy	Yes	
Lodging (essential to receive medical care)	Yes	CMN
Long term care premiums (up to IRS tax-free limit, see IRS Publication 502)	No	
Long term care services	No	
Long term disability insurance premiums	No	
Magnetic therapy (over-the-counter)	Yes	CMN
Marriage counseling	No	
Massage therapy (for treatment of a medical condition)	Yes	CMN
Mastectomy-related special bras	Yes	
Maternity clothes	No	
Medical abortion	Yes	
Medical co-insurance	Yes	
Medical co-payment	Yes	
Medical equipment (for treatment of medical condition) and repairs	Yes	
Medical insurance premiums	No	
Medical plan premiums	No	
Medical literature, books, pamphlets or audio	No	
Medical monitoring and testing devices	Yes	
Medical records charges	Yes	
Medical savings account (MSA) contributions	No	
Medical supplies (for treatment of a medical condition)	Yes	
Medicare alternative insurance or plan premiums	No	
Medicare Part B insurance	No	
Medicare Part B premiums	No	
Medicare alternative insurance premiums (vs. Part A & Part B)	No	
Medicare alternative plan premiums (vs. Part A & Part B)	No	
Medicare supplement policy premiums	No	
Medicines (over-the-counter)	Yes	Rx
Medicines (prescription)	Yes	
Midwife	Yes	
Modified equipment (difference in cost only)	Yes	CMN
Monitors & test kits (over-the-counter)	Yes	
Motion & nausea	Yes	Rx
Nasal sprays	Yes	Rx
Nasal strips (over-the-counter)	Yes	Rx
No show fees charged by health care provider	No	
Norplant insertion or removal	Yes	
Nursing services (wages and taxes)	Yes	
Nutritional supplements (for treatment of a medical condition)	Yes	CMN
OB/GYN fees	Yes	
Occlusal guards to prevent teeth grinding	Yes	
Occupational therapy (related to a medical condition or disability)	Yes	
Office visits (chiro)	Yes	
Office visits (dental)	Yes	
Office visits (medical)	Yes	
Office visits (psych/therapy)	Yes	
Office visits (vision)	Yes	
Operations (for non-cosmetic purposes)	Yes	
Operations (for vision and dental only)	Yes	
Optometrist / ophthalmologist fees	Yes	

Item	Eligible	CMN/Rx
Oral care (over-the-counter)	No	
Organ transplants (recipient and donor)	Yes	
Orthotics	Yes	
Ortho keratotomy	Yes	
Orthodontia (braces and retainers)	Yes	
Orthopedic and surgical supports	Yes	
Orthopedic shoes and inserts (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)	Yes	CMN
Over-the-counter acne treatments	Yes	Rx
Over-the-counter allergy & sinus medicine	Yes	Rx
Over-the-counter antacid	Yes	Rx
Over-the-counter antibiotic ointment	Yes	Rx
Over-the-counter aspirin or other pain reliever	Yes	Rx
Over-the-counter asthma medicines or treatments	Yes	Rx
Over-the-counter bandages and related items	Yes	
Over-the-counter canker & cold sore treatments	Yes	Rx
Over-the-counter chest rubs	Yes	Rx
Over-the-counter cold & flu medicine	Yes	Rx
Over-the-counter cold & flu prevention	Yes	Rx
Over-the-counter cold cream	No	
Over-the-counter cough drops & sore throat lozenges	Yes	Rx
Over-the-counter cough syrup	Yes	Rx
Over-the-counter medication (including for motion sickness, sleep aids and sedatives)	Yes	Rx
Over-the-counter products for dental, oral and teething pain	Yes	Rx
Over-the-counter products for general dental care	No	
Over-the-counter vision products	Yes	
Ovulation monitor (over-the-counter)	Yes	
Oxygen	Yes	
Pain reliever (over-the-counter)	Yes	Rx
Personal use items (toothbrush, toothpaste, etc.)	No	
Physical exams	Yes	
Physical therapy	Yes	
Physician retainer fee (for on-call or concierge services)	No	
Pregnancy tests (over-the-counter)	Yes	
Prescription co-insurance	Yes	
Prescription co-payment	Yes	
Prescription drugs (for non-cosmetic purposes)	Yes	
Prescription drugs for cosmetic purposes	No	
Prescription drugs for hair regrowth	No	
Prescription insurance premiums	No	
Prescription plan premiums	No	
Propecia (for treatment of a medical condition)	Yes	Rx
Prosthesis	Yes	
Psychiatric care	Yes	
Psychoanalysis	Yes	
Psychologist fees	Yes	
Radial keratotomy (RK)	Yes	
Reading glasses (over the counter)	Yes	
Reconstructive surgery (following accident or medical procedure or condition)	Yes	CMN
Removal of benign mole, cyst or tumor	Yes	
Retainer fee (to physician for on-call or concierge services)	No	
Retin-A (for non-cosmetic purposes)	Yes	Rx
Rogaine or other hair regrowth medications (even if prescribed)	No	
Sales tax, shipping and handling fees (for any eligible expense)	Yes	
Smoking cessation (programs / counseling)	Yes	
Smoking cessation drugs (prescription)	Yes	

Item	Eligible	CMN/Rx
Smoking cessation gum or patches (over-the-counter)	Yes	Rx
Special equipment	Yes	CMN
Special school (for mental and physical disabilities)	Yes	CMN
Speech therapy	Yes	
Spermicidals	Yes	Rx
Sterilization	Yes	
Student health fees for dental services (billed for actual services received)	Yes	
Student health fees for medical services (billed for actual services received)	Yes	
Student health fees for prescriptions (billed for actual services received)	Yes	
Student health fees for vision services (billed for actual services received)	Yes	
Sunglasses (over-the-counter)	No	
Sunglasses (prescription)	Yes	
Sunscreen with SPF<30 or suntan lotion (over-the-counter)	No	
Sunscreen with SPF 30+, sunburn creams and ointments (over-the-counter)	Yes	Rx
Supplies (for treatment of a medical condition)	Yes	
Surgery (for non-cosmetic purposes)	Yes	
Swimming lessons (for treatment of a medical condition)	Yes	CMN
Teeth bleaching or whitening	No	
Teeth grinding prevention devices	Yes	
Therapy (for treatment of a medical condition)	Yes	
Toothache and teething pain reliever (over-the-counter)	Yes	Rx
Toothpaste, toothbrush, floss, etc.	No	
Transgender treatments/surgery	No	
Tubal ligation	Yes	
Tuition or educational classes	No	
Urological products	Yes	
UV protection clothing	No	
Vaccinations	Yes	
Varicose vein removal surgery (for medical care)	Yes	
Vasectomy	Yes	
Viagra and similar prescription medications	Yes	
Vision co-insurance	Yes	
Vision co-payment	Yes	
Vision insurance premiums	No	
Vision plan premiums	No	
Vitamins/Supplements (over-the-counter, for general health purposes)	No	
Vitamins/Supplements (prescription)	Yes	CMN or Rx
Walking aids (canes, walkers, crutches and related supplies)	Yes	
Warranties or other charges for future anticipated services (with none actually received)	No	
Wart removal treatments (over-the-counter)	Yes	Rx
Weight loss counseling	Yes	CMN
Weight loss foods	No	
Weight loss program (to improve or maintain general health)	No	
Weight loss program (for treatment of a medical condition)	Yes	CMN
Weight loss drugs (for treatment of a medical condition)	Yes	Rx
Wheelchair and repairs	Yes	
Wound care (over-the-counter)	Yes	
X-ray fees (dental)	Yes	
X-ray fees (medical)	Yes	

PLEASE NOTE:

The expenses listed are subject to change without notice based on IRS guidance and/or PBS interpretation of regulations.