

# Maximize the Value of Your FSA/HRA

## The following is a list of eligible out-of-pocket health care expenses.

NOTE: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Please review IRS Publication 502, Medical and Dental Expenses for further information: [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502)

### A

Acne Treatment  
Acne Treatment – Laser\*  
Acupressure\*<sup>RX</sup>  
Acupuncture  
Adaptive Equipment  
Air Conditioners/Air Purifiers\*  
Airway Clearance Vest  
Alcoholism/Drug/Substance Abuse Treatment  
Allergy Medicines  
*Ex: Benadryl, Claritin, Sudafed*  
Allergy Products & Mitigation\*<sup>RX</sup>  
*Ex: HEPA Furnace Filters and HEPA Vacuum Cleaner Filters, Humidifier*  
Alopecia Treatment\*  
Ambulance  
Analgesics (Painkillers)  
*Ex: Advil, Ibuprofen, Tylenol, Icy Hot, BioFreeze*  
Antacids/Acid Reducers  
Anti-Arthritics  
Antibiotics – Topical  
*Ex: Neosporin, Tripe Antibiotic Ointment*  
Anticandidal – Yeast Infection  
*Ex: Monistat, Vagistat-1*  
Antifungal  
*Ex: Lamisil AT, Lotramin AF, Micatin*  
Antihistamines  
Anti-Itch Products – Lotions & Creams  
*Ex: Calamine, Hydrocortisone*  
Artificial Limb/Teeth  
Asthma Medicines  
Automobile Modifications\*

### B

Baby Formula\*  
Band-Aids/Bandages  
Bathub Rails/Grips\*  
Beds – Mattresses\*  
Bedside Commodes  
Behavioral Therapy\*  
Birth Control  
*Ex: Depo-Provera, Nuvaring, Ortho Tri Cyclen, Yasmin, Intrauterine Device (IUD)*  
Birth Control – OTC Supplies  
*Ex: Spermicidal Foam, Condoms, Ovulation Kits*  
Blood Pressure Monitors  
Blood Storage\*  
Body Scan<sup>RX</sup>  
Bradley Classes  
Braille Books & Magazines  
Breast Pumps & Lactation Supplies  
*Ex: Nursing Cream & Ointment, Nursing Pads & Shields, Storage Bags & Bottle*  
Breast Reconstructive Surgery<sup>RX</sup>

### C

Capital Expense\*  
*Ex: Constructing Entrance or Exit Ramps, Installing Railings, Support Bars or Other Modifications to Bathrooms*  
Carpet Removal\*  
Childbirth Classes (mother only)  
Chiropractic  
Chondroitin  
Christian Science Practitioners  
Circumcision  
Cochlear Implants  
Co-Insurance  
Cold & Flu Medicines  
*Ex: Dayquil, Pediacare, Robitussin, Cough Drops, Nasal Sprays, Throat Lozenges*  
Cold Sore Treatment  
*Ex: Abreva, Herpecin*  
Compression Hosiery/Socks  
Contact Lenses  
Co-Payments  
Cough Medicines  
*Ex: Chloraseptic, Mucinex, Vicks 44*  
Counseling to treat a diagnosed medical condition (not marriage, parental or career)  
CPAP Devices/Accessories  
Crutches

### D

Dancing Lessons\*  
Deductibles  
Defibrillator  
Dental Care  
Dental Care  
Diabetic Supplies  
Diaper Rash Creams  
Diarrhea Medicine  
Doctor Fees  
Doulas

### E

Ear Care – Solutions<sup>RX</sup>  
*Ex: Murine Ear Wax Removal Drops, Swimmer's Ear Drops*  
Ear Plugs\*  
Electrolyte Replacements  
*Ex: Pedialyte*  
Eye Care  
Eye Drops  
*Ex: Murine, Visine*  
Eye Surgery  
*Ex: Cataract, LASIK, Corneal Rings*  
Eyeglasses/Eye Exam  
Exercise Equipment\*  
Exercise Programs\*

### F

Face Mask, disposable (for Covid)  
Feminine Hygiene Products  
Fertility Enhancement  
*Ex: Ovulation Predictor Kits, Pregnancy Tests*  
First Aid Kit/Supplies  
*Ex: Antiseptics, Bandages, Peroxide*  
Fitness Programs\*  
Fluoride Rinse<sup>RX</sup>  
*Ex: ACT, Colgate Phos-flur*  
Flu Remedies – Homeopathic  
*Ex: Oscilloccinum, Sambucol*  
Flu Shots  
Foam Ring Cushion/Donut Pillow<sup>RX</sup>  
Foot Care

### G

Glucosamine  
Guide Dog<sup>RX</sup>  
Gym Membership\*

### H

Hair Loss Treatment\*  
Handicap Parking Sticker/Tag<sup>RX</sup>  
Hand Sanitizer (anti-bacterial)  
*Ex: Germ-X, Nexcare, Purell*  
Hearing Exams  
Healing Ointments  
*Ex: Sunburn, insect bite, diaper rash*  
Health Screenings  
Hearing Aids & Batteries  
Heart Rate Monitors  
Hemorrhoidal Treatments  
*Ex: Preparation H*  
Home Diagnostic Kits/Test  
*Ex: Cholesterol Tests, Diabetic Equipment & Supplies*  
Home Medical Equipment\*  
Homeopathic Care\*  
Homeopathic Medicine<sup>RX</sup>  
Hormone Replacement Therapy<sup>RX</sup>  
Hospital Bed<sup>RX</sup>  
Human Chorionic Gonadotropin (hCG) Injections\*  
Humidifiers\*  
Hydrotherapy\*  
Hypnobirthing\*  
Hypnosis\*  
Hospital Services

### I

Immunizations  
Incontinence Products  
In Vitro Fertilization

Expenses marked with \* require a Letter of Medical Necessity from your health care provider to qualify for reimbursement. Expenses marked with <sup>RX</sup> require a prescription to qualify for reimbursement.

## Lab Fees

Lactation Consultant  
Lamaze Classes  
Laser Eye Surgery  
Laser Therapy\*  
*Ex: Acne, Jaundice, Mood Disorders*  
Latex Gloves  
Laxatives  
*Ex: Dulcolax, Miralax*  
Lead-based paint removal<sup>RX</sup>  
Lice Treatment

## Massage Therapy\*

Medical Alert Bracelet/Necklace  
Medical Records  
Medical Services  
Medicated Lip Products  
*Ex: Blistex Medicated Lip Ointment, Neosporin Lip Treatment*  
Menstrual Relief  
*Ex: Advil Migraine, Excedrin*  
Mineral Supplements\* <sup>RX</sup>  
*Ex: Calcium, Caltrate, Folic Acid*  
Motion Sickness Medicines  
*Ex: Bonine, Dramamine, Marizine*  
Motion Sickness Wristbands

## Nasal Spray

*Ex: Afrin*  
Nasal Strips  
Naturopathy Care\* <sup>RX</sup>  
Neti Pot  
Neuromuscular Re-Education  
Nursing Services\*  
Nutritionist\*

## Occlusal/Bite Guards

Occupational Therapy  
Optometrist  
Orthodontia  
Orthopedic Shoes\*  
Orthotic Inserts  
Osteopath  
Ovulation Monitor  
Oxygen and Oxygen Equipment

## Pain Relievers

*Ex: Advil, Aleve, Tylenol, Icy Hot*  
Patterning Exercises\*  
Permanent Contact Lenses  
Physical Therapy  
Pill Cutter, boxes, sorters  
Pillows – Lumbar Support\*  
Post-Mastectomy Bras  
Pregnancy Aids<sup>RX</sup>  
*Ex: Maternity Girdles, Elastic Hosiery, Maternity Support Belts*  
Pregnancy Test  
Prescription Drugs  
Preventative Care Screenings  
Probiotics\*  
Prolotherapy\*  
Prosthesis  
Psychiatric Services & Care  
Psychoanalysis  
Psychologist  
Pulse Oximeter

## Reading Glasses

Rogaine\*<sup>RX</sup>

## Scooters, electric\*

Service Animals\*  
Shampoo – Medicated\*<sup>RX</sup>  
*Ex: Denorex, DHS Tar Shampoo, Nizoral*  
Shower Chair<sup>RX</sup>  
Sitz Bath<sup>RX</sup>  
Sleep Aids  
*Ex: Nytol, Sominex, Tylenol PM, Unisom*  
Smoking Cessation Medicines  
*Ex: Nicoderm CQ, Nicorette*  
Smoking Cessation Programs  
Speech Therapy  
Sperm Storage<sup>RX</sup>  
Sterilization Procedures  
Sterilization Reversal  
Substance Abuse Treatment  
Sunburn/Burn Relief Medicated  
Sun-Protective Clothing (SPF 30+)<sup>RX</sup>  
Sunscreen (SPF 30+)  
Supplements – Calcium\*<sup>RX</sup>

## Supplements – Dietary\*<sup>RX</sup>

*Ex: Ensure, Power Drinks, Protein Bars*  
Supplements – Fiber\*<sup>RX</sup>  
*Ex: Benefiber, Metamucil*  
Supplements – Omega 3\*<sup>RX</sup>  
Supplements – Herbal\*<sup>RX</sup>  
*Ex: Echinacea, Gingko Biloba, St. John's Wort*  
Supplements – Hormone\*<sup>RX</sup>  
Supplements – Lactose Intolerance  
*Ex: Dairy Care, Digestive Advantage, Lactaid*  
Supplements – Nutritional\*<sup>RX</sup>

## Toothache and Teething Pain Relievers

Telephone Equipment for Hearing/Speech Impaired\*<sup>RX</sup>  
Toilet Seat Extender<sup>RX</sup>

## Ultrasounds

Umbilical Cord Blood Storage\*

## Varicose Veins Treatment<sup>RX</sup>

Varicose Vein Surgery  
Vasectomy  
Vasectomy Reversal  
Vision Care  
Vitamin B-12 Injections\*  
Vitamins\*<sup>RX</sup>  
Vitamins – Pre-Natal

## Walker

Wart Removal  
*Ex: Compound W, Dr. Scholl's Clear Away*  
Waterpick<sup>RX</sup>  
Weight Loss Drugs, OTC\*<sup>RX</sup>  
Weight Loss Surgery  
Weight Loss Programs\*<sup>RX</sup>  
Well-Baby/Well-Child Care  
Whirlpool Bath<sup>RX</sup>  
Wheelchair and repairs  
Wig<sup>RX</sup>

## X-Ray Fees

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