



ELIGIBLE EXPENSES

MEDICAL FLEXIBLE SPENDING ACCOUNTS (FSA),
HEALTH REIMBURSEMENT ACCOUNTS (HRA), HEALTH SAVINGS
ACCOUNTS (HSA), AND DEPENDENT CARE FLEXIBLE SPENDING
ACCOUNTS (DCAP)

Expense	Eligibility	Plans	Comments and Special Rules
AA Meetings	Eligible	Medical FSA, HRA*, HSA	Transportation to AA meetings is also eligible.
Abdominoplasty (tummy tuck)	Not Eligible	Medical FSA, HRA*, HSA	
Acne Medicine	Eligible	Medical FSA, HRA, HSA	The cost of routine skin care (face creams, etc.) does not qualify. When the expense has both medical and cosmetic purposes (e.g., Retin-A, which can be used to treat both acne and wrinkles), a note from a medical practitioner recommending the item to treat a specific medical condition is required.
Activated Charcoal	Eligible	Medical FSA, HRA*, HSA	
Activity Fees	Not Eligible	Dependent Care FSA	
Acupressure	Rx/MN	Medical FSA, HRA*, HSA	
Acupressure Mat	Eligible	Medical FSA, HRA*, HSA	
Acupressure Wrist Band	Eligible	Medical FSA, HRA*, HSA	
Acupuncture	Eligible	Medical FSA, HRA*, HSA	
Adaptive Equipment	Eligible	Medical FSA, HRA*, HSA	Includes various items that assist individuals in performing activities of daily living. To qualify, the item must be used to relieve or alleviate sickness or disability. Where applicable, only amounts above the cost of the regular version of the item will qualify.
Adoption, Pre-Adoption Medical Expenses	Eligible	Medical FSA, HRA*, HSA	Medical expenses incurred before an adoption is finalized will qualify, if the child qualifies as your tax dependent when the services/items are provided.

Expense	Eligibility	Plans	Comments and Special Rules
Adult Daycare	Eligible	Dependent Care FSA	Will qualify only if (1) such expenses are not for medical services; (2) the elderly person is a qualifying individual; and (3) in the case of services provided outside the employee's household, the person still regularly spends at least eight hours each day in the employee's household. Elder day care will often qualify, but around-the-clock care in a nursing home will not. Note that long-term care insurance will not qualify.
After-School Care or Extended Day Programs	Eligible	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Programs that are generally educational in nature (e.g., tuition) will not qualify.
Agency Fee for Child Care	Eligible	Dependent Care FSA	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee cannot be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Air Conditioner	Rx/MN	Medical FSA, HRA*, HSA	The primary purpose must be to treat or alleviate a medical condition, and the expense must not have been incurred "but for" the condition. If it is attached to a home (such as central air conditioning), only the amount spent that is more than the value added to the property will qualify. See Capital Expenses.
Air Filter	Rx/MN	Medical FSA, HRA*, HSA	
Air Purifier	Rx/MN	Medical FSA, HRA*, HSA	Special rules apply. See Air Conditioner and Capital Expenses.
Airborne	Rx/MN	Medical FSA, HRA*, HSA	
Airfare Related to Medical Treatment	Eligible	Medical FSA, HRA*, HSA	Airfare not related to medical treatment or care is not eligible. See Transportation Expenses for Person to Receive Medical Care.
Alcoholism/Substance Abuse Treatment	Eligible	Medical FSA, HRA*, HSA	
Allergy Medicine	Eligible	Medical FSA, HRA*, HSA	Examples: Alavert, Claritin, Zyrtec, Loratadine.
Allergy Products and Treatments	Rx/MN	Medical FSA, HRA*, HSA	E.g. Household improvements to treat allergies. Expenses generally won't qualify if the product would be owned even without allergies, such as pillow or a vacuum cleaner. See Air Purifier; Air Conditioner; and Capital Expenses.
Allergy Testing	Eligible	Medical FSA, HRA*, HSA	
Alli	Rx/MN	Medical FSA, HRA*, HSA	
Alopecia Treatment	Rx/MN	Medical FSA, HRA*, HSA	Normal male pattern baldness treatment is not eligible. If the sole purpose is to enhance appearance, this would be considered a cosmetic expense.

Expense	Eligibility	Plans	Comments and Special Rules
Alternative Healers or Treatment	Rx/MN	Medical FSA, HRA*, HSA	
Ambulance and Emergency Room	Eligible	Medical FSA, HRA*, HSA	
Analgesics (painkillers)	Eligible	Medical FSA, HRA*, HSA	Examples: Advil, Aspirin, Tylenol, Acetaminophen, Ibuprofen.
Antacids/Acid Controller	Eligible	Medical FSA, HRA*, HSA	Examples: Maalox, Prilosec OTC, Zantac.
Anti-Embolic Socks, Stockings	Eligible	Medical FSA, HRA*, HSA	
Anti-Fungal Treatments	Eligible	Medical FSA, HRA*, HSA	
Anti-Itch Cream or Lotion	Eligible	Medical FSA, HRA*, HSA	Examples: Benadryl, Cortaid, Ivarest.
Anti-Parasitic Medication	Eligible	Medical FSA, HRA*, HSA	
Anti-Snore Guards	Rx/MN	Medical FSA, HRA*, HSA	Will qualify if being used to treat, mitigate, diagnose or cure a specific medical condition.
Antibiotics & Antibiotic Ointments	Eligible	Medical FSA, HRA*, HSA	Examples: Bacitracin, Neosporin, Polysporin.
Antihistamines	Eligible	Medical FSA, HRA*, HSA	Examples: Benadryl, Claritin, Zyrtec.
Antiseptics	Eligible	Medical FSA, HRA*, HSA	
Appearance Improvements	Not Eligible	Medical FSA, HRA*, HSA	
Applications, Electronic (Apps)	Rx/MN	Medical FSA, HRA*, HSA	Will qualify only if recommended to treat an illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health or for non-medical purposes such as scheduling appointment.
Arm Sling	Eligible	Medical FSA, HRA*, HSA	
Aromatherapy	Not Eligible	Medical FSA, HRA*, HSA	
Arthritis Gloves	Eligible	Medical FSA, HRA*, HSA	
Arthritis Medicine	Eligible	Medical FSA, HRA*, HSA	
Artificial Limbs	Eligible	Medical FSA, HRA*, HSA	
Artificial Teeth	Eligible	Medical FSA, HRA*, HSA	
Arts and Crafts Fee	Not Eligible	Dependent Care FSA	
Assisted Living	Not Eligible	Medical FSA, HRA*, HSA, Dependent Care FSA	
Asthma Delivery Devices	Eligible	Medical FSA, HRA*, HSA	Delivery devices (e.g., inhalers and nebulizers) will qualify.
Asthma Medicine	Eligible	Medical FSA, HRA*, HSA	
Asthma Oxygen Flow Monitor	Eligible	Medical FSA, HRA*, HSA	
Athletic Mouth Guards	Not Eligible	Medical FSA, HRA*, HSA	
Au Pair	Eligible	Dependent Care FSA	Will qualify to the extent that the amounts paid are for the care of a qualifying individual. Household services not directly related to the care of the qualifying individual will not qualify.
Automated External Defibrillator (AED)	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Automobile Modifications	Rx/MN	Medical FSA, HRA*, HSA	
Autopsy	Not Eligible	Medical FSA, HRA*, HSA	
Baby Breathing Monitor	Eligible	Medical FSA, HRA*, HSA	Examples: Snuza, Owlet.
Baby Oil	Not Eligible	Medical FSA, HRA*, HSA	
Baby Powder	Not Eligible	Medical FSA, HRA*, HSA	
Babysitter (inside or outside employee's household)	Eligible	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Will not qualify if the babysitter is (1) under age 19 and is the employee's child, step-child, or eligible foster child; (2) an individual for whom the employee or spouse can claim a deduction on IRS Form 1040; (3) the employee's spouse; or (4) a parent of the employee's under-age-13 qualifying child.
Backup or Emergency Care	Eligible	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed and other applicable conditions are met.
Bactine	Eligible	Medical FSA, HRA*, HSA	
Bandages, Elastic	Eligible	Medical FSA, HRA*, HSA	Examples: Ace bandages, athletic bandages. Includes bandage clips.
Bandages, for Torn or Injured Skin	Eligible	Medical FSA, HRA*, HSA	Examples: Band-Aid, Curad, butterfly bandages
Batteries	Eligible	Medical FSA, HRA*, HSA	Will only qualify if used to operate a device that is itself a qualified expense (e.g., a Hearing Aid).
Before-School Care or Extended Day Program	Eligible	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Programs that are generally educational in nature (e.g., tuition) will not qualify.
Behavioral Modification Programs	Rx/MN	Medical FSA, HRA*, HSA	
Bifocals	Eligible	Medical FSA, HRA*, HSA	
BioFreeze	Eligible	Medical FSA, HRA*, HSA	
Birth Control Pill	Eligible	Medical FSA, HRA*, HSA	
Birthing Classes	Eligible	Medical FSA, HRA*, HSA	Expenses may qualify to the extent that instruction relates to birth and not childrearing. The fee should be apportioned to exclude instruction in topics such as newborn care.
Blood Pressure Monitor or Unit	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Blood Storage	Rx/MN	Medical FSA, HRA*, HSA	Fees for temporary storage may qualify under some circumstances, such as where the blood is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., in advance of a scheduled surgery for use in a possible transfusion). Fees for indefinite storage, just in case the blood might be needed, would not be considered medical care.
Blood Type Test Kit	Not Eligible	Medical FSA, HRA*, HSA	
Blood-Sugar Test Kits and Test Strips	Eligible	Medical FSA, HRA*, HSA	
Boarding School	Not Eligible	Dependent Care FSA	Will not qualify as it is education in nature and generally includes hours when the employee and spouse are not gainfully employed.
Body Restoration Technique	Rx/MN	Medical FSA, HRA*, HSA	
Body Scan	Eligible	Medical FSA, HRA*, HSA	Examples: PET Scan, CT Scan, etc.
Books, Health-Related	Rx/MN	Medical FSA, HRA*, HSA	Will qualify only if recommended to treat an illness (such as asthma or diabetes) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health.
Boppy Pillow	Not Eligible	Medical FSA, HRA*, HSA	
Braille Books and Magazines	Eligible	Medical FSA, HRA*, HSA	Only amounts above the cost of regular printed material will qualify.
Breast Implant Removal	Rx/MN	Medical FSA, HRA*, HSA	
Breast Pump and Supplies	Eligible	Medical FSA, HRA*, HSA	Breast pumps and other supplies that assist in lactation will qualify such as storage bottles, storage bags car adapter, disposable or gel pads, Lanolin, and cleaning wipes. Note that items and devices that do not help with lactation but merely make it more convenient (e.g., special bras) will not qualify.
Breast Pump Bustier	Eligible	Medical FSA, HRA*, HSA	
Breast Pump Carrying Case	Eligible	Medical FSA, HRA*, HSA	
Breast Reconstruction Surgery Following Mastectomy	Rx/MN	Medical FSA, HRA*, HSA	Will qualify to the extent that surgery was done following a mastectomy for cancer; includes breast prosthesis. This is an exception to the general rules regarding cosmetic procedures.
Breast Reduction	Rx/MN	Medical FSA, HRA*, HSA	
Breastfeeding Classes	Eligible	Medical FSA, HRA*, HSA	
Breathalyzer	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Bug Spray/Insect Repellant	Not Eligible	Medical FSA, HRA*, HSA	Examples: Cutter, OFF!
Caffeine Pills	Not Eligible	Medical FSA, HRA*, HSA	
Calamine Lotion	Eligible	Medical FSA, HRA*, HSA	
Calcium Supplements	Rx/MN	Medical FSA, HRA*, HSA	
Cancer Screenings	Eligible	Medical FSA, HRA*, HSA	
Cane	Eligible	Medical FSA, HRA*, HSA	
Canker Sore Treatment	Eligible	Medical FSA, HRA*, HSA	
Capital Expenses	Rx/MN	Medical FSA, HRA*, HSA	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. 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 required. How much of the expense would qualify depends on the extent to which the expense permanently improves the property.
Car Modifications	Rx/MN	Medical FSA, HRA*, HSA	
Car Seats	Not Eligible	Medical FSA, HRA*, HSA	
Carpal Tunnel Wrist Support	Eligible	Medical FSA, HRA*, HSA	
Cast Cover	Eligible	Medical FSA, HRA*, HSA	
Catheter	Eligible	Medical FSA, HRA*, HSA	
Cayenne Pepper	Rx/MN	Medical FSA, HRA*, HSA	
Chair, Specialized or Ergonomic	Rx/MN	Medical FSA, HRA*, HSA	
Chauffeur	Not Eligible	Dependent Care FSA	
Chelation Therapy	Eligible	Medical FSA, HRA*, HSA	
Chest Rub	Eligible	Medical FSA, HRA*, HSA	Example: Vicks Vapor Rub
Child Care	Eligible	Dependent Care FSA	
Childbirth Classes	Eligible	Medical FSA, HRA*, HSA	Examples may qualify to the extent that instruction relates to birth and not childrearing. The fee should be apportioned to exclude instruction in topics such as newborn care.
Chinese Herbal Practitioner	Rx/MN	Medical FSA, HRA*, HSA	
Chiropractor Treatment	Eligible	Medical FSA, HRA*, HSA	
Cholesterol Test Kit	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Chondroitin	Eligible	Medical FSA, HRA*, HSA	Example: Osteo Bi-Flex
Christian Science Practitioners	Eligible	Medical FSA, HRA*, HSA	
Circumcision	Eligible	Medical FSA, HRA*, HSA	
Classes, Health Related	Rx/MN	Medical FSA, HRA*, HSA	
Clothing	Not Eligible	Dependent Care FSA	
Club Dues and Fees	Rx/MN	Medical FSA, HRA*, HSA	
COBRA Premiums	Eligible	HRA*, HSA	
Cocoa Butter	Not Eligible	Medical FSA, HRA*, HSA	
Coconut Oil	Not Eligible	Medical FSA, HRA*, HSA	
Coinsurance Amounts	Eligible	Medical FSA, HRA*, HSA	
Cold/Hot Packs	Eligible	Medical FSA, HRA*, HSA	Example: Thermacare. Only cold/hot packs sold as medical supplies will qualify; those sold for other purposes (e.g., to keep beverages cold or hot) won't qualify.
Cold Medicine	Eligible	Medical FSA, HRA*, HSA	Examples: Comtrex, Sudafed, Vicks, Nyquil, Dayquil
Cold Sore Treatment	Eligible	Medical FSA, HRA*, HSA	Examples: Abreva, Releev
Colic Relief	Eligible	Medical FSA, HRA*, HSA	
Cologne	Not Eligible	Medical FSA, HRA*, HSA	
Colon Therapy, Colon Hydrotherapy, Colonics	Rx/MN	Medical FSA, HRA*, HSA	
Compression Hosiery	Eligible	Medical FSA, HRA*, HSA	
Concierge Fees	Not Eligible	Medical FSA, HRA*, HSA	
Condoms	Eligible	Medical FSA, HRA*, HSA	
Contact Lenses, Materials, and Equipment	Eligible	Medical FSA, HRA*, HSA	Contact lenses for solely cosmetic purposes (for example, to change one's eye color) do not qualify.
Contraceptives	Eligible	Medical FSA, HRA*, HSA	
Controlled Substances in Violation of Federal Law	Not Eligible	Medical FSA, HRA*, HSA	If the substance violates federal law (e.g., the Controlled Substances Act), the expense would not qualify even if a state law allows its use with a physician's prescription (for example, marijuana or laetrile prescribed to treat a specific medical condition).
Convalescent Home	Eligible	Medical FSA, HRA*, HSA	
Cooling Gel Sheets for Fever Reduction	Eligible	Medical FSA, HRA*, HSA	
Copayments	Eligible	Medical FSA, HRA*, HSA	
Corn/Callus Removers	Eligible	Medical FSA, HRA*, HSA	
Cosmetic Procedures	Not Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Cosmetics	Not Eligible	Medical FSA, HRA*, HSA	
Cotton Balls	Eligible	Medical FSA, HRA*, HSA	
Cough Suppressants	Eligible	Medical FSA, HRA*, HSA	Examples: Pediacare, Robitussin, cough drops, cough syrup
Counseling	Eligible	Medical FSA, HRA*, HSA	Will qualify if the purpose is to treat a diagnosed medical condition and not just for the general improvement of mental health or relief of stress. Marriage or career counseling, life coaching, and parenting skill counseling will not qualify.
CPAP Machine and Accessories	Eligible	Medical FSA, HRA*, HSA	
CPR Class	Not Eligible	Medical FSA, HRA*, HSA	
Crowns (Dental)	Eligible	Medical FSA, HRA*, HSA	
Crutches	Eligible	Medical FSA, HRA*, HSA	
Cryotherapy/Cold Units	Eligible	Medical FSA, HRA*, HSA	
Cryotherapy Services	Rx/MN	Medical FSA, HRA*, HSA	
Cupping Therapy	Rx/MN	Medical FSA, HRA*, HSA	
Custodial Care	Eligible	Dependent Care FSA	Will qualify only if (1) such expenses are not for medical services; (2) the person in custody is a qualifying individual; and (3) the qualifying individual (other than a qualifying child under age 13) still spends at least eight hours each day in the employee's household. Note that long-term care insurance will not qualify.
Dance Lessons	Rx/MN	Medical FSA, HRA*, HSA	Generally the cost of dance lessons, swimming lessons, etc., does not qualify, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expenditure might qualify if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery) and the expense would not have been incurred "but for" the condition.
Day Camp	Eligible	Dependent Care FSA	The cost of a day camp or a similar program to care for a qualifying individual may qualify, even if the day camp specializes in a particular activity (e.g., soccer or computers). Additionally, will only qualify if used to enable the employee and spouse to be gainfully employed. Separate equipment or similar charges (e.g., a laptop rental fee for a computer camp) will not qualify.
Daycare Center	Eligible	Dependent Care FSA	
Daycare for Children Over Age 12	Not Eligible	Dependent Care FSA	

Expense	Eligibility	Plans	Comments and Special Rules
Debit Care Transaction Fees	Eligible	Medical FSA, HRA*, HSA	Eligible as long as the corresponding product/service is eligible
Decongestants	Eligible	Medical FSA, HRA*, HSA	Examples: Dimetapp, Sudafed
Deductible Cost	Eligible	Medical FSA, HRA*, HSA	
Dehumidifier	Not Eligible	Medical FSA, HRA*, HSA	
Dental Floss	Not Eligible	Medical FSA, HRA*, HSA	
Dental Implants	Eligible	Medical FSA, HRA*, HSA	
Dental Sealants	Eligible	Medical FSA, HRA*, HSA	
Dental Services and Procedures	Eligible	Medical FSA, HRA*, HSA	Includes expenses incurred for the prevention and alleviation of dental disease.
Denture Brush	Eligible	Medical FSA, HRA*, HSA	
Denture Cleaning Supplies	Eligible	Medical FSA, HRA*, HSA	
Denture Stain Cleaner	Eligible	Medical FSA, HRA*, HSA	
Dentures and Denture Adhesive	Eligible	Medical FSA, HRA*, HSA	
Deodorant	Not Eligible	Medical FSA, HRA*, HSA	
Deposit	Eligible	Dependent Care FSA	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee cannot be reimbursed until care is provided. A deposit that is forfeited (e.g., because the employee selects a different provider) will not qualify.
Diabetic Socks	Eligible	Medical FSA, HRA*, HSA	
Diabetic Supplies	Eligible	Medical FSA, HRA*, HSA	
Diagnostic Products/Services	Eligible	Medical FSA, HRA*, HSA	
Diaper Rash Cream & Ointment	Eligible	Medical FSA, HRA*, HSA	Examples: Balmex, Desitin
Diapers or Diaper Service	Rx/MN	Medical FSA, HRA*, HSA	Regular disposable or cloth diaper services for newborns do not qualify. But diapers or diaper services that are used to relieve the effects of a diagnosed medical condition do qualify. Examples of items that are eligible are Goodnights, Depends, and Wonderpants.
Diarrhea Medicine	Eligible	Medical FSA, HRA*, HSA	Examples: Imodium, Kaopectate, Pepto Bismol
Diet Foods	Not Eligible	Medical FSA, HRA*, HSA	Special foods to treat a specific disease (such as obesity) do not qualify to the extent that they satisfy ordinary nutritional requirements. Food associated with a weight-loss program, such as special pre-packaged meals, would not qualify, since it just meets normal nutritional needs.
Dietary Supplements	Rx/MN	Medical FSA, HRA*, HSA	Examples: fish oil, zinc, biotin

Expense	Eligibility	Plans	Comments and Special Rules
Disabled Dependent Care Expenses, Medical	Eligible	Medical FSA, HRA*, HSA, Dependent Care FSA	Medical expenses for a dependent under age 13 may also qualify from a Dependent Care FSA if used to enable the employee and spouse to be gainfully employed. Note: the same expenses may not be used for more than one purpose (for example, medical expenses reimbursed under a health FSA cannot be reimbursed from a Dependent Care FSA or used to claim a dependent care tax credit).
Disabled Dependent Care of Children Over Age 12	Eligible	Dependent Care FSA	Such expenses will qualify if they are not for medical care of the disabled dependent. The disabled child must live at home for at least eight hours a day. Any care provided outside the household, however, must enable the employee and spouse to be gainfully employed and other restrictions must still be met.
Disabled Dependent Care of Children Under Age 13	Eligible	Dependent Care FSA	The requirement that at least eight hours per day be spent in the employee's household in order for care provided outside the employee's household to qualify for reimbursement does not apply to a qualifying child under age 13, whether or not the qualifying child is incapable of self-care. Any care provided outside the household, however, must enable the employee and spouse to be gainfully employed, and other restrictions must still be met.
Discount Programs	Not Eligible	Medical FSA, HRA*, HSA	
Dispensing Fees	Eligible	Medical FSA, HRA*, HSA	
DNA Collection and Storage	Rx/MN	Medical FSA, HRA*, HSA	Such expenses generally won't qualify. But temporary storage may qualify 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.
Doula	Eligible	Medical FSA, HRA*, HSA	Will only qualify to the extent that the doula provides medical care for the mother or child. Services such as emotional support, parenting information, child care, and housekeeping will not qualify.
Drug Addiction Treatment & Counseling	Eligible	Medical FSA, HRA*, HSA	
Drug Overdose Treatment	Eligible	Medical FSA, HRA*, HSA	
Drug Screening	Rx/MN	Medical FSA, HRA*, HSA	If court ordered or part of a treatment program, it will qualify.
Drug Testing Kits for Home Use	Rx/MN	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Drugs and Medicines	Eligible	Medical FSA, HRA*, HSA	Must be primarily for medical care (and not for personal, general health, or cosmetic purposes), legally procured, and generally accepted as medicines and drugs.
Durable Medical Equipment	Eligible	Medical FSA, HRA*, HSA	
Dyslexia Treatment	Eligible	Medical FSA, HRA*, HSA	
Ear Drops and Wax Removal	Eligible	Medical FSA, HRA*, HSA	Examples: Debrox, Murine
Ear Piercing	Not Eligible	Medical FSA, HRA*, HSA	
Ear Plugs	Rx/MN	Medical FSA, HRA*, HSA	
Eczema Treatment (lotions and creams)	Eligible	Medical FSA, HRA*, HSA	
Egg Donor Fees	DOC	Medical FSA, HRA*, HSA	Amounts paid for the egg donor fee, an agency fee, an egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract will qualify, if preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Additional documentation may be required to show that the procedure has been completed within the plan year.
Eggs and Embryo Storage Fees	DOC	Medical FSA, HRA*, HSA	Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception are not considered medical care. Additional documentation may be required.
Elder Care	Eligible	Dependent Care FSA	Will qualify only if (1) such expenses are not for medical services; (2) the elderly person is a qualifying individual; and (3) in the case of services provided outside the employee's household, the person still regularly spends at least eight hours each day in the employee's household. Elder day care will often qualify, but around-the-clock care in a nursing home will not. Note that long-term care insurance will not qualify.
Electrotherapy Pain Relief Device	Eligible	Medical FSA, HRA*, HSA	Transcutaneous Electrical Nerve Stimulation (TENS) Device
Elevator (in Home)	Rx/MN	Medical FSA, HRA*, HSA	Improvements or special equipment added to a home (for example, an Elevator) may qualify if the primary purpose of the expenditure is medical care and the expense would not be incurred "but for" this purpose. 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 required. How much of the expense would qualify depends on the extent to which the expense permanently improves the property.

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Enema	Eligible	Medical FSA, HRA*, HSA	
Epsom Salt	Rx/MN	Medical FSA, HRA*, HSA	
Exam Gloves	Eligible	Medical FSA, HRA*, HSA	Examples: Latex Gloves, Vinyl Exam Gloves, Nitrate Exam Gloves, etc.
Exercise Equipment	Rx/MN	Medical FSA, HRA*, HSA	
Exercise Program	Rx/MN	Medical FSA, HRA*, HSA	
Expectorants	Eligible	Medical FSA, HRA*, HSA	Examples: Mucinex, Triaminic, Comtrex, Robitussin
Extended Daycare	Eligible	Dependent Care FSA	
Eye Drops	Eligible	Medical FSA, HRA*, HSA	Examples: Opti-Free, Refresh, Visine, Opcon-A
Eye Examinations, Eyeglasses, Equipment, and Materials	Eligible	Medical FSA, HRA*, HSA	
Eye Patch	Eligible	Medical FSA, HRA*, HSA	
Face Creams	Not Eligible	Medical FSA, HRA*, HSA	
Face Lifts	Not Eligible	Medical FSA, HRA*, HSA	
Face Masks, Disposable	Eligible	Medical FSA, HRA*, HSA	
Feminine Hygiene Products	Eligible	Medical FSA, HRA*, HSA	Examples: Tampons, Pads, cups
Fertility Treatments	Eligible	Medical FSA, HRA*, HSA	Will qualify to the extent that procedures are performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. 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 usually do not qualify, nor do egg donor expenses unless preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement.
Fever Reducing Medications (Antipyretics)	Eligible	Medical FSA, HRA*, HSA	Examples: Aspirin, Motrin, Tylenol, Ibuprofen, Acetaminophen
Fiber and Fiber Supplements	Rx/MN	Medical FSA, HRA*, HSA	Examples: Citrucel, Metamucil
FICA and FUTA Taxes of Daycare Provider	Eligible	Dependent Care FSA	Will qualify if the overall expense of the care qualify.
Field Trips	Not Eligible	Dependent Care FSA	
Finance Charges	Not Eligible	Medical FSA, HRA*, HSA	
First Aid Cream	Eligible	Medical FSA, HRA*, HSA	
First Aid Kit	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Fish Oil	Rx/MN	Medical FSA, HRA*, HSA	
Fitness/Activity Tracker	Rx/MN	Medical FSA, HRA*, HSA	Examples: Apple Watch, Fitbit, Garmin, step counter, pedometer, etc.
Fitness Programs	Rx/MN	Medical FSA, HRA*, HSA	
Flavoring for Medication	Eligible	Medical FSA, HRA*, HSA	
Flu Shot	Eligible	Medical FSA, HRA*, HSA	
Fluoridation Services	Eligible	Medical FSA, HRA*, HSA	
Fluoride Rinse	Rx/MN	Medical FSA, HRA*, HSA	
Food Sensitivity Test	Eligible	Medical FSA, HRA*, HSA	Example: EverlyWell
Food Thickeners	Rx/MN	Medical FSA, HRA*, HSA	
Food (charged by daycare provider)	Not Eligible	Dependent Care FSA	Will not qualify if charged separately from dependent care expense. Small amounts may qualify if incidental to and an inseparable part of the dependent care (e.g., lunch included with preschool care).
Foreign Countries, Medical Care Received in	Eligible	Medical FSA, HRA*, HSA	In general, expenses incurred in other countries must meet the same requirements that would apply if the expenses were incurred in the U.S. (e.g., the expenses must be primarily for medical care, may not be for a cosmetic procedure, etc.). Note that the expenses must be legal in the U.S. and the other country, and that special rules apply to medicines and drugs obtained outside the U.S.
Formula	Rx/MN	Medical FSA, HRA*, HSA	If the baby requires a special formula to treat an illness or disorder, the difference in cost between the special formula and the routine baby formula can qualify as long as there is a prescription from the doctor. Ordinary infant formula (or supplemental vitamins to be used in conjunction with breastfeeding) won't qualify.
Founder's Fee	Not Eligible	Medical FSA, HRA*, HSA	
Funeral Expenses	Not Eligible	Medical FSA, HRA*, HSA	
Gambling Problem, Treatment for	Rx/MN	Medical FSA, HRA*, HSA	
Gas Relievers	Eligible	Medical FSA, HRA*, HSA	Examples: Gax-X, MiraLAX, Pepto Bismol
Gauze and Gauze Pads	Eligible	Medical FSA, HRA*, HSA	
Genetic Testing and Counseling	Rx/MN	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Glasses (frames/lenses)	Eligible	Medical FSA, HRA*, HSA	Eyeglass cleaning supplies, glasses cases, and repair kits are also eligible. *Note: if frames are purchased separately, a lens Rx must be included with the documentation in order to be considered eligible.
Glucosamine	Eligible	Medical FSA, HRA*, HSA	Examples: Osteo Bi-Flex, Comasin
Glucose Monitor and Monitoring Supplies	Eligible	Medical FSA, HRA*, HSA	
Glucose Tablets or Gel	Eligible	Medical FSA, HRA*, HSA	
Gluten Sensor	Eligible	Medical FSA, HRA*, HSA	Example: Nima
Guide Dog	Eligible	Medical FSA, HRA*, HSA	Expenses of buying, training, and maintaining a guide dog to assist a visually impaired or hearing-disabled person, or a person with other physical disabilities would qualify. This includes any costs incurred in maintaining the animal's health and vitality so that it may perform its duties, such as for food, grooming, and veterinary care.
Hair Colorants	Not Eligible	Medical FSA, HRA*, HSA	
Hair Removal, Laser Hair Removal, Hair Transplants, and Electrolysis	Not Eligible	Medical FSA, HRA*, HSA	
Hand Lotion or Cream	Not Eligible	Medical FSA, HRA*, HSA	
Hand Sanitizer (including anti-bacterial)	Not Eligible	Medical FSA, HRA*, HSA	Examples: Germ-X, Purell
Handicap, Disability License Plates	Eligible	Medical FSA, HRA*, HSA	
Headache Medications	Eligible	Medical FSA, HRA*, HSA	Examples: Advil, Aspirin, Tylenol, Acetaminophen, Ibuprofen
Health Club Dues & Fees	Rx/MN	Medical FSA, HRA*, HSA	
Health Institute Fees	Rx/MN	Medical FSA, HRA*, HSA	
Hearing/Sound Amplification Device	Eligible	Medical FSA, HRA*, HSA	
Hearing Aids	Eligible	Medical FSA, HRA*, HSA	Includes the costs of the hearing aid and its batteries, as well as repair and maintenance expenses.
Heating Pad	Eligible	Medical FSA, HRA*, HSA	
Hemorrhoid Treatment	Eligible	Medical FSA, HRA*, HSA	Examples: Preparation H, Tucks
Herbs and Herbal Medication	Rx/MN	Medical FSA, HRA*, HSA	
HMO/DMO Premiums	Eligible	HRA*, HSA	
Holistic, Homeopathic or Natural Healers, Dietary Substitutes, and Drugs and Medicines	Rx/MN	Medical FSA, HRA*, HSA	
Home Health Care	Eligible	Medical FSA, HRA*, HSA	Expenses are ineligible for any non-medical services (e.g., housecleaning, personal services).

Expense	Eligibility	Plans	Comments and Special Rules
Home Improvements	Rx/MN	Medical FSA, HRA*, HSA	May qualify if undertaken to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense will qualify 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 entire cost may qualify. Items that usually don't increase property value include constructing entrance or exit ramps, widening or modifying doorways or hallways, installing railing or support bars 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.
Hormone Replacement Therapy (HRT)	Rx/MN	Medical FSA, HRA*, HSA	Will qualify if used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.) Won't qualify if primarily for maintaining general health. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the therapy to treat a specific medical condition is required.
Hospital Services and Fees	Eligible	Medical FSA, HRA*, HSA	Expenses of inpatient care (including meals for the patient and lodging) at a hospital or similar institution qualify if a principal reason for being there is to get medical care.
Hot Tub	Rx/MN	Medical FSA, HRA*, HSA	May qualify to the extent of the amount in excess of value enhancement to the property, if the primary purpose of the expenditure is medical care for you (or your spouse or dependent), and the expense would not be incurred "but for" this purpose.
Household Help/Services	Not Eligible	Medical FSA, HRA*, HSA, Dependent Care FSA	
Humidifier	Rx/MN	Medical FSA, HRA*, HSA	
Hydrotherapy	Rx/MN	Medical FSA, HRA*, HSA	
Hypnosis	Rx/MN	Medical FSA, HRA*, HSA	
Illegal Operations and Treatments	Not Eligible	Medical FSA, HRA*, HSA	
Immunizations	Eligible	Medical FSA, HRA*, HSA	
Immunotherapy	Eligible	Medical FSA, HRA*, HSA	
In Vitro Fertilization (IVF)	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Incidental Expenses – e.g., extra charges for special activities	Not Eligible	Dependent Care FSA	Will not qualify if charged separately from dependent care expenses. May qualify if incidental to and an inseparable part of the dependent care.
Inclinators	Rx/MN	Medical FSA, HRA*, HSA	May qualify to the extent of the amount in excess of value enhancement to the property, if the primary purpose of the expenditure is medical care for you (or your spouse or dependent), and the expense would not be incurred “but for” this purpose.
Incontinence Supplies	Eligible	Medical FSA, HRA*, HSA	Examples: Poise Pads, Depends, Tena, Goodnights, Wonderpants, disposable underpads, ApexM, overnight or nighttime diapers
Infertility Treatments	Eligible	Medical FSA, HRA*, HSA	See Egg Donor Fees; Eggs and Embryos, Storage Fees; Fertility Treatments; Prepayments; Sperm, Storage Fees; Surrogate or Gestational Carrier Expenses.
Insect Bite Creams and Ointments	Eligible	Medical FSA, HRA*, HSA	Examples: Benadryl, Cortaid
Insulin and Insulin Supplies	Eligible	Medical FSA, HRA*, HSA	
Insurance Premiums	Eligible	HRA*, HSA	<p>HRA: The following premiums may be qualifying expenses: premiums for traditional health insurance (including COBRA), dental insurance, vision insurance, or qualified long-term insurance. The following insurance premiums are not qualifying expenses: premiums for employer-sponsored group health plan coverage or premiums that could be paid on a pre-tax basis under the employer’s cafeteria plan, LTD insurance, fixed indemnity cancer insurance, hospital indemnity insurance, specific disease insurance, life insurance, accident insurance, critical illness insurance.</p> <p>HSA: Payments for health insurance premiums or contributions for self-funded health coverage generally aren’t qualifying expenses. However, the following premiums will qualify for reimbursement from an HSA: COBRA coverage, a qualified long-term care insurance contract, any health plan maintained while the individual is receiving unemployment compensation under federal or state law, or, for those age 65 or older (whether or not they are entitled to Medicare), any deductible health insurance (e.g., retiree medical coverage) other than a Medicare supplemental policy. (Note: Long-term care insurance premium reimbursements that exceed certain limits will be treated as taxable and may be subject to the additional tax on distributions not used for qualified medical expenses.)</p>

Expense	Eligibility	Plans	Comments and Special Rules
Inversion Table	Rx/MN	Medical FSA, HRA*, HSA	
Joint Supplement	Eligible	Medical FSA, HRA*, HSA	Examples: Chondroitin/Glucosamine
Jr Kindergarten/Pre-Kindergarten	Eligible	Dependent Care FSA	
Ketone Test Strips	Eligible	Medical FSA, HRA*, HSA	
Kindergarten	Not Eligible	Dependent Care FSA	Such expenses are primarily education in nature, whether half or full day, private or public and state-mandated or voluntary.
Kinesiology Tape (KT Tape) or Athletic Tape	Eligible	Medical FSA, HRA*, HSA	
Laboratory Fees	Eligible	Medical FSA, HRA*, HSA	
Lactation/Nursing Supplies	Eligible	Medical FSA, HRA*, HSA	
Lactation Consultant	Eligible	Medical FSA, HRA*, HSA	
Lactose Intolerance Medication	Eligible	Medical FSA, HRA*, HSA	
Lamaze Classes	Eligible	Medical FSA, HRA*, HSA	Expenses may qualify to the extent that instruction relates to birth and not childrearing. The fee should be apportioned to exclude instruction in topics such as newborn care.
Language Training	Rx/MN	Medical FSA, HRA*, HSA	Such expenses will qualify for a child with dyslexia or an otherwise disabled child. But amounts paid for regular schooling normally don't qualify.
Lanolin	Eligible	Medical FSA, HRA*, HSA	
Laser Eye Surgery; Lasik	Eligible	Medical FSA, HRA*, HSA	
Late Payment Fee	Not Eligible	Medical FSA, HRA*, HSA, Dependent Care FSA	
Late Pickup Fee	Eligible	Dependent Care FSA	
Latex Gloves	Eligible	Medical FSA, HRA*, HSA	
Laxatives	Eligible	Medical FSA, HRA*, HSA	Examples: Ex-Lax, MiraLAX
Lead-Based Paint Removal	Rx/MN	Medical FSA, HRA*, HSA	
Learning Disability, Instructional Fees	Rx/MN	Medical FSA, HRA*, HSA	If prescribed by a physician, tuition fees paid to a special school and tutoring fees paid to a specially trained teacher for a child who has learning disabilities caused by mental or physical impairments (such as nervous system disorders) will qualify.
Legal Abortion	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Legal Fees in Connection with Fertility Treatments	DOC	Medical FSA, HRA*, HSA	May qualify if the legal fees are in connection with a medical procedure performed upon the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Legal fees for preparing a contract to obtain a donated egg from an egg donor may also qualify, if preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. In contrast, legal fees incurred in connection with a procedure performed on a surrogate mother do not constitute medical care.
Legal Fees, General	DOC	Medical FSA, HRA*, HSA	Legal fees may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care – for example, if the medical care could not have been provided without legal assistance. Fees for legal services retained to authorize treatment for mental illness may qualify. 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 do not qualify; neither do divorce costs.
Lice Comb	Eligible	Medical FSA, HRA*, HSA	
Lice Treatment (salon)	Eligible	Medical FSA, HRA*, HSA	
Lice Treatment (shampoo/medication)	Eligible	Medical FSA, HRA*, HSA	Must be prescribed, even if available without a prescription and/or purchased from a salon during treatment.
Light Therapy	Eligible	Medical FSA, HRA*, HSA	Eligible unless clearly for cosmetic purposes, ex: wrinkle reduction
Lip Products, Medicated	Eligible	Medical FSA, HRA*, HSA	
Lip Products, SPF 15+	Eligible	Medical FSA, HRA*, HSA	
Lipstick	Not Eligible	Medical FSA, HRA*, HSA	
Liquid Adhesive for Small Cuts	Eligible	Medical FSA, HRA*, HSA	
Listening Therapy	Eligible	Medical FSA, HRA*, HSA	
Lodging at a Hospital or Similar Institution	Eligible	Medical FSA, HRA*, HSA	
Lodging Not at a Hospital or Similar Institution	DOC	Medical FSA, HRA*, HSA	Up to \$50 per night will qualify if these conditions are met: (1) The lodging is primarily for and essential to medical care; (2) the medical care is provided by a physician licensed hospital or medical care facility related to (or equivalent to) a licensed hospital; (3) the lodging isn't lavish or extravagant; and (4) there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 for each person).

Expense	Eligibility	Plans	Comments and Special Rules
Lodging of a Companion	DOC	Medical FSA, HRA*, HSA	Will qualify if accompanying a patient for medical reasons and all of the conditions described under Lodging Not at a Hospital or Similar Institution are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50 for each person) will qualify.
Lodging While Attending a Medical Conference	Not Eligible	Medical FSA, HRA*, HSA	
Long-Term Care Insurance Premiums	Eligible	HRA*, HSA	
Long-Term Care Services	Eligible	HSA, Dependent Care FSA	Will qualify for reimbursement from an HSA to the extent that the services otherwise qualify as medical care expenses. Will qualify from a Dependent Care FSA only if (1) such expenses are not for medical services; (2) the person in custody is a qualifying individual; and (3) the qualifying individual (other than a qualifying child under age 13) still spends at least eight hours each day in the employee's household. Note that long-term care insurance will not qualify.
Looking for Work (care that enables the employee and/or spouse to look for work)	Eligible	Dependent Care FSA	Will qualify if the employee and spouse are actively looking for work.
Lotion	Not Eligible	Medical FSA, HRA*, HSA	
Lubricants	Rx/MN	Medical FSA, HRA*, HSA	
Lumbar Support Brace	Eligible	Medical FSA, HRA*, HSA	
Magnetic Therapy	Rx/MN	Medical FSA, HRA*, HSA	
Makeup	Not Eligible	Medical FSA, HRA*, HSA	
Marijuana or Other Controlled Substances in Violation of Federal Law	Not Eligible	Medical FSA, HRA*, HSA	
Massage Therapy	Rx/MN	Medical FSA, HRA*, HSA	
Mastectomy-Related Special Bras	Eligible	Medical FSA, HRA*, HSA	
Maternity Clothes	Not Eligible	Medical FSA, HRA*, HSA	
Mattress	Rx/MN	Medical FSA, HRA*, HSA	In rare cases, a portion of the expenditure might qualify if a unique type of mattress is prescribed by a physician to treat a specific medical condition. Only the difference in cost between the specialized mattress and the cost of a regular mattress would be reimbursable.

Expense	Eligibility	Plans	Comments and Special Rules
Meals at a Hospital or Similar Institution	Eligible	Medical FSA, HRA*, HSA	Meals that are a part of the cost of inpatient care at a hospital or similar institution will qualify if a principal reason for the recipient's being there is to receive medical care.
Meals Not at a Hospital or Similar Institution	Not Eligible	Medical FSA, HRA*, HSA	
Meals of a Companion	Not Eligible	Medical FSA, HRA*, HSA	Won't qualify even if accompanying a patient for medical reasons.
Meals While Attending a Medical Conference	Not Eligible	Medical FSA, HRA*, HSA	
Mederma	Eligible	Medical FSA, HRA*, HSA	
Medical Conference Admission, Transportation, Meals, etc.	DOC	Medical FSA, HRA*, HSA	Expenses for admission and transportation to a medical conference qualify, if they relate to a chronic disease suffered by you, your spouse, or your dependent and if the conference is primarily for and essential to 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 don't qualify.
Medical ID Bracelet or Necklace	Eligible	Medical FSA, HRA*, HSA	Example: Life Alert
Medical Information Plan Fees	Eligible	Medical FSA, HRA*, HSA	These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for your (or your spouse's or dependent's) medical care.
Medical Monitoring and Testing Devices	Eligible	Medical FSA, HRA*, HSA	Examples of such devices are blood-pressure monitors, syringes, glucose kit, etc.
Medical Records Charge	Eligible	Medical FSA, HRA*, HSA	For example, the fee associated with transferring medical records to a new medical practitioner will qualify. You can include in medical expenses amount paid to a plan that keeps medical information in a computer data bank and retrieves and furnishes the information upon request to an attending physician. The cost of having a doctor fill out a medical form (medical release for camp, FMLA paperwork, etc.) would also be eligible.
Medicated Patches	Eligible	Medical FSA, HRA*, HSA	Examples: Icy Hot, Salonpas
Medicine Dropper	Eligible	Medical FSA, HRA*, HSA	
Medicines and Drugs that are Over the Counter (OTC)	Eligible	Medical FSA, HRA*, HSA	
Mediscope/Otoscope	Eligible	Medical FSA, HRA*, HSA	
Menstrual Pain Relievers	Eligible	Medical FSA, HRA*, HSA	Examples: Midol, Pamprin

Expense	Eligibility	Plans	Comments and Special Rules
Mentally Handicapped, Special Home for	Rx/MN	Medical FSA, HRA*, HSA	The cost of keeping a mentally handicapped 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 qualify.
MI Paste	Rx/MN	Medical FSA, HRA*, HSA	
Micro Dermabrasion	Not Eligible	Medical FSA, HRA*, HSA	
Midwife	Eligible	Medical FSA, HRA*, HSA	
Mileage Charged by the Dependent Care FSA Provider	Eligible	Dependent Care FSA	
Mileage for the Parent to Bring the Qualifying Individual to Daycare	Not Eligible	Dependent Care FSA	
Milk of Magnesia	Eligible	Medical FSA, HRA*, HSA	
Mineral Supplements	Rx/MN	Medical FSA, HRA*, HSA	
Missed Appointment Fee	Not Eligible	Medical FSA, HRA*, HSA	
Moisturizer	Not Eligible	Medical FSA, HRA*, HSA	
Morning After Contraceptive Pill	Eligible	Medical FSA, HRA*, HSA	
Motion Sickness Medicine	Eligible	Medical FSA, HRA*, HSA	Examples: Bonine, Dramamine
Motion Sickness Patch or Wristband	Eligible	Medical FSA, HRA*, HSA	Example: Sea-band
Mouthwash	Not Eligible	Medical FSA, HRA*, HSA	
Multivitamins	Rx/MN	Medical FSA, HRA*, HSA	
Nail Polish	Not Eligible	Medical FSA, HRA*, HSA	
Nanny	Eligible	Medical FSA, HRA*, HSA	Will qualify to the extent that the amounts paid are for the care of a qualifying individual. Household services not directly related to the care of the qualifying individual will not qualify.
Nasal Aspirator	Eligible	Medical FSA, HRA*, HSA	
Nasal Spray	Eligible	Medical FSA, HRA*, HSA	Examples: Nasacort, Flonase, Afrin
Nasal Strips	Eligible	Medical FSA, HRA*, HSA	
Naturopathic Healers	Rx/MN	Medical FSA, HRA*, HSA	
Needle Container	Eligible	Medical FSA, HRA*, HSA	
Neti Pots	Eligible	Medical FSA, HRA*, HSA	
Nicotine Gum or Patches	Eligible	Medical FSA, HRA*, HSA	Examples: Nicoderm, Nicorette
Non-Prescription Drugs and Medicines	Eligible	Medical FSA, HRA*, HSA	
Norplant Insertion or Removal	Eligible	Medical FSA, HRA*, HSA	
Nursing/Breastfeeding/Lactation Bra	Not Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Nursing Home	Not Eligible	Medical FSA, HRA*, HSA, Dependent Care FSA	
Nursing Services (Provided by a Nurse or Other Attendant)	DOC	Medical FSA, HRA*, HSA	Wages, employment taxes, and other amounts you pay for nursing services (including extra costs for nurses' room and board) generally will qualify, 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 qualify.
Nursing Services for a Baby	Not Eligible	Medical FSA, HRA*, HSA	
Nutritional Supplements	Rx/MN	Medical FSA, HRA*, HSA	
Nutritionist's Professional Expenses	Rx/MN	Medical FSA, HRA*, HSA	
OB GYN/Obstetrical Care/Birthing Expenses	Eligible	Medical FSA, HRA*, HSA	
Occlusal Guards	Eligible	Medical FSA, HRA*, HSA	Example: to prevent teeth grinding. In contrast, a mouth guard to protect the teeth during sports would not qualify.
Occupational Therapy	Eligible	Medical FSA, HRA*, HSA	
Office Visit	Eligible	Medical FSA, HRA*, HSA	Medical, Dental, or Vision office visits are eligible. Some office visits (e.g., weight loss clinic) may require a Medical Necessity Form, see specific categories for additional benefits.
Omega-3 Supplements	Rx/MN	Medical FSA, HRA*, HSA	
One-a-Day Vitamins	Rx/MN	Medical FSA, HRA*, HSA	
Online or Telephone Consultation, Medical Practitioner's Fee for	Eligible	Medical FSA, HRA*, HSA	Will qualify, so long as the consultation's purpose is to obtain advice to diagnose, treat, or mitigate a medical condition and the practice is legal in the applicable state or other locality.
Operations	Eligible	Medical FSA, HRA*, HSA	
Optometrist/Ophthalmologist	Eligible	Medical FSA, HRA*, HSA	
OraVerse	Not Eligible	Medical FSA, HRA*, HSA	
Organ Donation/Transplant	Eligible	Medical FSA, HRA*, HSA	
Orthodontia	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Orthopedic Shoe Inserts/Orthotics/Arch Support/Insoles	Eligible	Medical FSA, HRA*, HSA	
Orthopedic Shoes	Rx/MN	Medical FSA, HRA*, HSA	Only the excess cost of the specialized orthopedic shoe over the cost of a regular shoe will qualify.
Osteo Bi-Flex	Eligible	Medical FSA, HRA*, HSA	
Osteopath Fees	Eligible	Medical FSA, HRA*, HSA	
Ostomy/Colostomy Supplies	Eligible	Medical FSA, HRA*, HSA	
Over-the-Counter (OTC) Medicine	Eligible	Medical FSA, HRA*, HSA	
Overnight Camp	Not Eligible	Dependent Care FSA	Expenses for overnight camps are not employment-related.
Ovulation/Fertility Monitor	Eligible	Medical FSA, HRA*, HSA	
Oximeter	Eligible	Medical FSA, HRA*, HSA	
Oxygen and Oxygen Equipment	Eligible	Medical FSA, HRA*, HSA	
Pain Relief Eye Mask	Eligible	Medical FSA, HRA*, HSA	
Pain Relievers	Eligible	Medical FSA, HRA*, HSA	Examples: Advil, Aspirin, Tylenol, Acetaminophen, Ibuprofen
Part-Time Employment (Payments to Provider when the Employee is not Working)	Eligible	Dependent Care FSA	If the employee is required to pay for care on a basis that includes both work and non-work days, payments for periods that include both work and non-work days will qualify in full. Otherwise, expenses must be allocated between work and non-work days.
Pedialyte	Eligible	Medical FSA, HRA*, HSA	Note that adult athletic rehydration fluids typically will not qualify.
Perfume	Not Eligible	Medical FSA, HRA*, HSA	
Permanent Waves	Not Eligible	Medical FSA, HRA*, HSA	
Peroxide or Hydrogen Peroxide	Rx/MN	Medical FSA, HRA*, HSA	
Personal Trainer Fees	Rx/MN	Medical FSA, HRA*, HSA	
Petroleum Jelly	Rx/MN	Medical FSA, HRA*, HSA	
Phototherapy	Eligible	Medical FSA, HRA*, HSA	
Physical Exams	Eligible	Medical FSA, HRA*, HSA	
Physical Therapy	Eligible	Medical FSA, HRA*, HSA	
Pill Cutters, Pill Boxes, Pill Sorters, Pill Clocks and Pill Organizers	Eligible	Medical FSA, HRA*, HSA	
Pillows (Sleeping)	Rx/MN	Medical FSA, HRA*, HSA	In rare cases, a portion of the expenditure might qualify if a unique type of pillow is prescribed by a physician to treat a specific medical condition. Only the difference in cost between the specialized pillow and the cost of a regular pillow would be reimbursable.

Expense	Eligibility	Plans	Comments and Special Rules
Placement Fees for Finding a Dependent Care Provider	Not Eligible	Dependent Care FSA	Will not qualify as such fees are generally not required in order to obtain care.
Pregnancy Test Kit	Eligible	Medical FSA, HRA*, HSA	
Prenatal Vitamins	Eligible	Medical FSA, HRA*, HSA	
Prepaid Fees for Care	Eligible	Dependent Care FSA	Will qualify if the fee must be paid in order to obtain care. However, the fee cannot be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Prepayments	Not Eligible	Medical FSA, HRA*, HSA	
Preschool or Nursery School	Eligible	Dependent Care FSA	
Prescription Drug Discount Program	Not Eligible	Medical FSA, HRA*, HSA	
Prescription Drugs and Medicines	Eligible	Medical FSA, HRA*, HSA	
Prescription Drugs and Medicines Obtained from Other Countries	Not Eligible	Medical FSA, HRA*, HSA	
Preventive Care Screening	Eligible	Medical FSA, HRA*, HSA	
Probiotics	Rx/MN	Medical FSA, HRA*, HSA	
Propecia	Rx/MN	Medical FSA, HRA*, HSA	Generally won't qualify if purchased for cosmetic purposes (for example, to treat male pattern baldness), even if recommended by a medical practitioner. But the expense may qualify if it is to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease.
Prosthesis	Eligible	Medical FSA, HRA*, HSA	
Psychiatric Care	Eligible	Medical FSA, HRA*, HSA	
Psychoanalysis	Eligible	Medical FSA, HRA*, HSA	Will qualify if provided for medical care, and not just for the general improvement of mental health, relief of stress, or personal enjoyment.
Psychological Care	Eligible	Medical FSA, HRA*, HSA	Will qualify if provided for medical care, and not just for the general improvement of mental health, relief of stress, or personal enjoyment.
Q-tips/Cotton Swabs	Not Eligible	Medical FSA, HRA*, HSA	
Radial/Corneal Keratotomy	Eligible	Medical FSA, HRA*, HSA	
Reading Glasses	Eligible	Medical FSA, HRA*, HSA	
Recliner Chairs	Not Eligible	Medical FSA, HRA*, HSA	In rare cases, a portion of the expenditure might qualify if prescribed by a physician to treat a specific medical condition. Only the difference in cost between the specialized recliner and the cost of a regular recliner would be reimbursable.

Expense	Eligibility	Plans	Comments and Special Rules
Recreation	Not Eligible	Dependent Care FSA	Will not qualify if charged separately from dependent care expenses. Small amounts may qualify if incidental to and an inseparable part of the dependent care.
Reflexology	Rx/MN	Medical FSA, HRA*, HSA	
Registration Fee	Eligible	Medical FSA, HRA*, HSA	Will qualify if the fee must be paid in order to obtain care. However, the fee should not be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) won't qualify.
Rehydration Solution	Eligible	Medical FSA, HRA*, HSA	Example: Pedialyte. Note that adult athletic rehydration fluids typically will not qualify.
Relative (Payments to a Relative for Dependent Care)	Eligible	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Will not qualify if the babysitter is (1) under age 19 and is the employee's child, step-child, or eligible foster child; (2) an individual for whom the employee or spouse can claim a deduction on IRS Form 1040; (3) the employee's spouse; (4) a parent of the employee's under-age-13 qualifying child.
Rental Fee, for Equipment	Eligible	Medical FSA, HRA*, HSA	Will qualify if the equipment otherwise qualifies as a medical care expense (for example, breast pumps or crutches).
Retin-A	Rx/MN	Medical FSA, HRA*, HSA	
Rogaine	Rx/MN	Medical FSA, HRA*, HSA	
Rubbing Alcohol	Eligible	Medical FSA, HRA*, HSA	
Rubdowns	Rx/MN	Medical FSA, HRA*, HSA	
Safety Glasses	Rx/MN	Medical FSA, HRA*, HSA	
Saline Wipes	Eligible	Medical FSA, HRA*, HSA	Example: Boogie Wipes
Scale for Food or Weight	Rx/MN	Medical FSA, HRA*, HSA	
Scar Treatment	Eligible	Medical FSA, HRA*, HSA	Example: Mederma
Schools and Education, Residential	Rx/MN	Medical FSA, HRA*, HSA	Payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions (tuition, meals, and lodging) will qualify if a principal reason for attending the program is to receive medical care. (Ordinary education must be an incidental component.)

Expense	Eligibility	Plans	Comments and Special Rules
Schools and Education, Special	Rx/MN	Medical FSA, HRA*, HSA	Payments made for a mentally impaired or physically disabled person to attend a special school (tuition, meals, and lodging) will qualify if a principal reason for attending the school is to overcome or alleviate the disability. (Ordinary education must be an incidental component.) This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing-impaired person, and remedial language training to correct a condition caused by a birth defect.
Sclerotherapy	Rx/MN	Medical FSA, HRA*, HSA	
Scooter, Electric	Rx/MN	Medical FSA, HRA*, HSA	
Screening Tests	Eligible	Medical FSA, HRA*, HSA	
Security System for the Home	Not Eligible	Dependent Care FSA	
Self-Employment, Expense Incurred in Connection with	Eligible	Dependent Care FSA	Will qualify to the extent that the expenses are incurred for dependent care.
Service of Companion Animal, to Assist Individual with Mental Health Disabilities	Rx/MN	Medical FSA, HRA*, HSA	Expenses for buying, training, and maintaining a service animal to assist an individual with mental health disabilities may qualify if the individual can show that he or she is using the service animal primarily for medical care to alleviate a mental defect or illness and would not have paid the expenses but for the defect or illness.
Shampoo	Not Eligible	Medical FSA, HRA*, HSA	
Shampoo (Medicated)	Rx/MN	Medical FSA, HRA*, HSA	
Shaving Cream or Lotion	Not Eligible	Medical FSA, HRA*, HSA	
Shipping and Handling Fees	Eligible	Medical FSA, HRA*, HSA	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 qualify.
Sick Employee (Payments to Provider when Sick Employee Stays Home)	Eligible	Dependent Care FSA	If the absence is considered short and temporary (up to two consecutive weeks) and the care-giving arrangement requires the employee to pay for care during the absence, then a payment for a period that includes the absence will qualify for reimbursement in full; other absences generally will not qualify.
Sick-Child Facility, Amounts Paid to	Eligible	Dependent Care FSA	Will qualify when incurred to enable the employee and spouse to go to work when the child is ill – i.e., when the primary purpose is child care.
Sinus Medicine	Eligible	Medical FSA, HRA*, HSA	Examples: Sinutab, Sudafed

Expense	Eligibility	Plans	Comments and Special Rules
Sinus Rinse	Eligible	Medical FSA, HRA*, HSA	
Skin Moisturizer	Not Eligible	Medical FSA, HRA*, HSA	
Skin Tag Removal	Rx/MN	Medical FSA, HRA*, HSA	
Sleep Aids	Eligible	Medical FSA, HRA*, HSA	
Sleep Deprivation Treatment	Eligible	Medical FSA, HRA*, HSA	
Smoking Cessation Programs	Eligible	Medical FSA, HRA*, HSA	
Smoking Cessation Products/Medication	Eligible	Medical FSA, HRA*, HSA	
Snoring Treatment (Procedures)	Eligible	Medical FSA, HRA*, HSA	Applies to procedures completed in-office. Examples: somnoplasty, injection snoreplasty
Soap	Not Eligible	Medical FSA, HRA*, HSA	
Special Foods	Not Eligible	Medical FSA, HRA*, HSA	
Speech Therapy	Eligible	Medical FSA, HRA*, HSA	
Sperm Donor	DOC	Medical FSA, HRA*, HSA	Amounts paid for the sperm donor fee, an agency fee, a sperm donor's medical and psychological testing, and the legal fees for preparation of the sperm donor contract will qualify if preparatory to a procedure performed on the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement. Additional documentation may be required to show that the procedure has been completed within the plan year.
Sperm Storage Fees	DOC	Medical FSA, HRA*, HSA	Fees for temporary storage might qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren't considered to be for medical care. Additional documentation may be required.
Spermicidal Foam	Eligible	Medical FSA, HRA*, HSA	
St. John's Wort	Not Eligible	Medical FSA, HRA*, HSA	
Steam Inhaler (Personal)	Eligible	Medical FSA, HRA*, HSA	
Stem Cell, Harvesting and/or Storage of	Rx/MN	Medical FSA, HRA*, HSA	Might qualify 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.
Sterilization Procedures	Eligible	Medical FSA, HRA*, HSA	
Stethoscope	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Stop Smoking Program	Eligible	Medical FSA, HRA*, HSA	
Student Health Fee	Not Eligible	Medical FSA, HRA*, HSA	A fee that is simply the cost of belonging to the program won't qualify. Expenses for specific medical services might qualify.
Summer Day Camp	Eligible	Dependent Care FSA	
Summer School	Not Eligible	Dependent Care FSA	Such expenses are primarily educational in nature and therefore do not qualify.
Sun-Protective Clothing (SPF or UV)	Rx/MN	Medical FSA, HRA*, HSA	
Sunburn Creams and Ointments, Medicated	Eligible	Medical FSA, HRA*, HSA	Examples: Solarcaine, Aloe Vera
Sunglass Clip-On	Rx/MN	Medical FSA, HRA*, HSA	
Sunglasses	Rx/MN	Medical FSA, HRA*, HSA	
Sunscreen	Eligible	Medical FSA, HRA*, HSA	
Sunscreen, Cosmetics or Similar Products with	Not Eligible	Medical FSA, HRA*, HSA	
Suntan Lotion without Sunscreen	Not Eligible	Medical FSA, HRA*, HSA	
Supplies to Treat a Medical Condition	Eligible	Medical FSA, HRA*, HSA	
Supply Fees	Not Eligible	Dependent Care FSA	
Support Braces	Eligible	Medical FSA, HRA*, HSA	Examples: back brace, ankle brace, knee wrap/brace, athletic brace
Support Cushions or Pillows	Rx/MN	Medical FSA, HRA*, HSA	Examples: cervical pillow, lumbar support cushion
Surgery	Eligible	Medical FSA, HRA*, HSA	
Surrogate or Gestational Carrier Expenses	Not Eligible	Medical FSA, HRA*, HSA	Such expenses generally won't qualify, even if they are for medical care of the surrogate/gestational carrier or her unborn child. The procedure must be performed upon the participant, spouse, or another individual whose expenses are eligible for tax-free reimbursement in order to be medical care.
Swimming Lessons	Rx/MN	Medical FSA, HRA*, HSA	Generally the cost of dancing lessons, swimming lessons, etc. does not qualify, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expenditure might qualify if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery) and the expense would not have been incurred "but for" the condition.

Expense	Eligibility	Plans	Comments and Special Rules
Swimming Pool Maintenance	Rx/MN	Medical FSA, HRA*, HSA	Such expenses generally won't qualify if the swimming pool is used for recreation. However, if the swimming pool is used primarily for medical care by someone who has been diagnosed with a medical condition and a medical practitioner has substantiated that the pool is part of the medical treatment, then the cost of maintaining the pool might qualify.
Syringes & Sharps Containers	Eligible	Medical FSA, HRA*, HSA	
Tamiflu	Eligible	Medical FSA, HRA*, HSA	
Tanning Lotion	Not Eligible	Medical FSA, HRA*, HSA	
Tanning Salons and Equipment	Not Eligible	Medical FSA, HRA*, HSA	
Taxes on Medical Services and Products	Eligible	Medical FSA, HRA*, HSA	Such expenses generally will qualify to the extent that the tax is imposed on qualified medical care services/items. This includes local, sales, service, and other taxes.
Teeth Whitening, Bleaching	Not Eligible	Medical FSA, HRA*, HSA	
Telemedicine, Medical Practitioner's Fee for	Eligible	Medical FSA, HRA*, HSA	
Telephone Equipment for Persons with Hearing or Speech Disabilities	Eligible	Medical FSA, HRA*, HSA	The expense of buying and repairing special telephone equipment that lets a person who is deaf, hard of hearing, or has a speech disability communicate over a regular telephone will qualify. This includes teletypewriter (TTY) and telecommunications device for the deaf (TDD) equipment.
Television for Persons with Hearing Disabilities	DOC	Medical FSA, HRA*, HSA	Equipment that displays the audio part of television programs as subtitle for hearing-impaired persons will qualify. But the amount that qualifies is limited to the excess of the cost over the cost of the regular item. For example, the cost of a specially equipped television qualifies only to the extent that it exceeds the cost of a regular model.
Therapy	Rx/MN	Medical FSA, HRA*, HSA	Eligibility depends on the type and purpose of the therapy. Will qualify if provided for medical care (and not just for the general improvement of mental health, relief of stress, or personal enjoyment).
Therapy Eye Mask	Eligible	Medical FSA, HRA*, HSA	
Thermometer	Eligible	Medical FSA, HRA*, HSA	
Throat Lozenges	Eligible	Medical FSA, HRA*, HSA	Examples: Cepacol, Chloraseptic
Toiletries	Not Eligible	Medical FSA, HRA*, HSA	
Toothache and Teething Pain Relievers	Eligible	Medical FSA, HRA*, HSA	Examples: Anbesol, Orajel

Expense	Eligibility	Plans	Comments and Special Rules
Toothbrush	Not Eligible	Medical FSA, HRA*, HSA	Won't qualify even if a dentist recommends special ones (such as electric or battery-powered ones) to treat a medical condition like gingivitis. Toothbrushes are items that are used primarily to maintain general health – a person would still use one without the medical condition. Thus, they are not primarily for medical care.
Toothpaste	Rx/MN	Medical FSA, HRA*, HSA	Costs of specialized toothpastes will qualify to the extent that they exceed ordinary personal use requirements (e.g., only the excess cost of the specialized toothpaste over the cost of regular toothpaste qualifies).
Topical Analgesics (muscles and arthritis)	Eligible	Medical FSA, HRA*, HSA	Example: BioFreeze
Transgender Counseling or Surgery	Eligible	Medical FSA, HRA*, HSA	
Transplant	Eligible	Medical FSA, HRA*, HSA	
Transportation Costs of Disabled Individual Commuting to and from Work	Not Eligible	Medical FSA, HRA*, HSA	A disabled individual's commuting costs to and from work are personal expenses and not expenses for medical care.
Transportation Expenses for Person to Receive Medical Care	Eligible	Medical FSA, HRA*, HSA	Will qualify if the transportation is primarily for and essential to medical care. Includes care and rental car expenses; bus, taxi, subway, train, plane, and ferry fares; and ambulance services. Note that rental care expenses are limited to the portion attributable to the medical appointment or other care. Instead of actual car expenses, a standard mileage rate (2021: \$0.16 cents/mile) for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.
Transportation Expenses for Dependent Care	Eligible	Dependent Care FSA	Will qualify if for transporting a qualifying individual to or from a place where care is provided and the transportation is furnished by a dependent care provider. Otherwise, such expenses generally are not considered to be for care, but might qualify if part of the dependent care charge (i.e., if incidental to and an inseparable part of the dependent care).
Transportation of Someone Other Than the Person Receiving Medical Care	DOC	Medical FSA, HRA*, HSA	Will qualify in some cases. Transportation expenses of the following persons will qualify: (1) a parent who must go with a child who needs medical care; (2) a nurse or other person who gives injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) an individual who travels to visit a mentally ill dependent, if such visits are recommended as part of treatment.

Expense	Eligibility	Plans	Comments and Special Rules
Transportation to and from a Medical Conference	DOC	Medical FSA, HRA*, HSA	See Medical Conference Admission, Transportation, Meals, etc.
Treadmill	Rx/MN	Medical FSA, HRA*, HSA	
Tuition Evidencing Separate Breakdown for Medical Expenses	Eligible	Medical FSA, HRA*, HSA	
Tuition Expenses	Not Eligible	Dependent Care FSA	Such expenses are primarily educational in nature and therefore do not qualify.
Tuition for Special-Needs Program	Rx/MN	Medical FSA, HRA*, HSA	
Tutoring Programs	Not Eligible	Dependent Care FSA	Such expenses are primarily educational in nature and therefore do not qualify.
Ultrasound, Prenatal	Eligible	Medical FSA, HRA*, HSA	
Umbilical Cord Blood Storage	Rx/MN	Medical FSA, HRA*, HSA	Collection and storage as a precaution to treat a disease or condition that might possibly develop in the future, just in case it is needed, is not medical care. But might qualify if there is an existing or imminently probable disease that the umbilical cord blood is intended to treat. For example, 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 qualify.
Usual and Customary Charges (UCR), Excess	Eligible	Medical FSA, HRA*, HSA	
Vacation (Payments to Provider for Periods when Employee is on Vacation)	Eligible	Dependent Care FSA	If the absence is considered short and temporary and the care-giving arrangement requires the employee to pay for care during the absence, then a payment for a period that includes the absence will qualify for reimbursement in full; other absences generally will not qualify.
Vaccines and Vaccinations	Eligible	Medical FSA, HRA*, HSA	
Vaporizer	Eligible	Medical FSA, HRA*, HSA	
Varicose Vein Surgery	Eligible	Medical FSA, HRA*, HSA	
Varicose Veins, Treatment of	Rx/MN	Medical FSA, HRA*, HSA	
Vasectomy and Vasectomy Reversal	Eligible	Medical FSA, HRA*, HSA	
Veneers	Not Eligible	Medical FSA, HRA*, HSA	
Veterinary Fees	DOC	Medical FSA, HRA*, HSA	Will qualify if the veterinary fees are incurred for the care of a guide dog or other animal used by a disabled person. Otherwise, no.
Viagra	Eligible	Medical FSA, HRA*, HSA	
Vision Correction Procedures	Eligible	Medical FSA, HRA*, HSA	

Expense	Eligibility	Plans	Comments and Special Rules
Vision Discount Programs	Not Eligible	Medical FSA, HRA*, HSA	
Vitamins	Rx/MN	Medical FSA, HRA*, HSA	
Volunteer Work (Care that Enables Employee and/or Spouse to Volunteer)	Not Eligible	Dependent Care FSA	Will not qualify if the volunteer work is unpaid or for nominal pay.
Walker	Eligible	Medical FSA, HRA*, HSA	
Warranties/Insurance on a Product	Not Eligible	Medical FSA, HRA*, HSA	
Wart Remover Treatments	Eligible	Medical FSA, HRA*, HSA	Examples: Compound W, FreezeAway
Waterpik	Rx/MN	Medical FSA, HRA*, HSA	
Weight Loss Surgery Including Excess Skin Removal	Eligible	Medical FSA, HRA*, HSA	Excess skin removal is related to a cosmetic purpose, so if necessary for medical treatment, it would only be eligible with a Medical Necessity Form.
Weight Loss Programs and/or Drugs Prescribed to Induce Weight Loss	Rx/MN	Medical FSA, HRA*, HSA	
Wheelchair and Repairs	Eligible	Medical FSA, HRA*, HSA	
Wig	Rx/MN	Medical FSA, HRA*, HSA	
X-Rays and X-Ray Fees	Eligible	Medical FSA, HRA*, HSA	
Yeast Infection Medications	Eligible	Medical FSA, HRA*, HSA	Examples: Monistat, Gyne-Lotrimin

If you are enrolled in a Limited Medical FSA your eligible expenses may be different. Check your plan details for more information.

** Eligible expenses in an HRA will vary depending on plan design.*

Eligible Eligible for reimbursement.

Not Eligible Not eligible for reimbursement.

DOC Additional documentation required.

Rx/MN Eligible for reimbursement with a Doctor's Note/Prescription for products or a Medical Necessity Form for services.