

Know your Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account

Your Health Care Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) dollars can be used for a variety of out-of-pocket health care expenses. The following list is based on eligible and ineligible expenses used by federal employees.

Eligible Expenses



Baby/Child to age 13

- ✓ Lactation consultant*
- ✓ Lead-based paint removal
- ✓ Special formula*
- ✓ Tuition: special school/teacher for disability or learning disability*
- ✓ Well baby/well child care



Dental

- ✓ Dental x-rays
- ✓ Dentures and bridges
- ✓ Exams and teeth cleaning
- ✓ Extractions and fillings
- ✓ Oral surgery
- ✓ Orthodontia
- ✓ Periodontal services



Eyes

- ✓ Eye exams
- ✓ Eyeglasses and contact lenses
- ✓ Laser eye surgeries
- ✓ Prescription sunglasses
- ✓ Radial keratotomy



Hearing

- ✓ Hearing Aids and Batteries
- ✓ Hearing exams



Lab Exams/Tests

- ✓ Blood Tests and Metabolism Tests
- ✓ Body Scans
- ✓ Cardiograms
- ✓ Laboratory Fees
- ✓ X-Rays



Medical Equipment/Supplies

- ✓ Air purification equipment*
- ✓ Arches and other orthotic inserts
- ✓ Contraceptive devices
- ✓ Crutches, walkers, wheel chairs
- ✓ Exercise equipment*
- ✓ Hospital beds*
- ✓ Mattresses*
- ✓ Medic alert bracelet or necklace
- ✓ Nebulizers
- ✓ Orthopedic shoes*
- ✓ Oxygen*
- ✓ Post-mastectomy clothing
- ✓ Prosthetics
- ✓ Syringes
- ✓ Wigs*



Medical Procedures/Services

- ✓ Acupuncture
- ✓ Alcohol and drug/substance abuse (inpatient treatment and outpatient care)
- ✓ Ambulance
- ✓ Fertility enhancement and treatment
- ✓ Hair loss treatment*
- ✓ Hospital services
- ✓ Immunization
- ✓ In vitro fertilization
- ✓ Physical examination (not employment-related)
- ✓ Reconstructive surgery (due to a congenital defect, accident or medical treatment.)
- ✓ Service animals
- ✓ Sterilization/sterilization reversal
- ✓ Transplants (including organ donor)
- ✓ Transportation*



HRA Eligible

- ✓ Longterm care premiums



Obstetrics

- ✓ Doulas*
- ✓ Lamaze class
- ✓ OB/GYN exams
- ✓ OB/GYN prepaid maternity fees (reimbursable after date of birth)
- ✓ Pre- and post-natal treatments



Practitioners

- ✓ Allergist
- ✓ Chiropractor
- ✓ Christian Science Practitioner
- ✓ Dermatologist
- ✓ Homeopath
- ✓ Naturopath*
- ✓ Optometrist
- ✓ Osteopath
- ✓ Physician
- ✓ Psychiatrist or Psychologist



Therapy

- ✓ Alcohol and Drug Addiction
- ✓ Counseling (not marital or career)
- ✓ Exercise Programs*
- ✓ Hypnosis
- ✓ Massage*
- ✓ Occupational
- ✓ Physical
- ✓ Smoking Cessation Programs*
- ✓ Speech
- ✓ Weight Loss Programs*



Medications

- ✓ Insulin
- ✓ Prescription drugs

The IRS does not allow the following expenses to be reimbursed under Health Care FSAs or HRAs, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses

- Contact lens or eyeglass insurance
- Cosmetic surgery/procedures
- Electrolysis
- Insurance premiums and interest
- Long-term care premiums (FSA ineligible only)
- Marriage or career counseling
- Personal trainers
- Sunscreen (SPF less than 15 needs RX)
- Swimming lessons

Note: This list is not meant to be all-inclusive

Please note: The IRS will not allow OTC medicines or drugs to be purchased with Health Care FSA or HRA funds unless accompanied by a prescription.

Eligible Over-the-Counter Items

Note: Product categories are listed in bold face; common examples of products are listed in regular face.

The following is a high level list of over-the-counter (OTC) items that clearly are not medicine or drugs and are eligible for purchase with Health Care FSA or HRA dollars. You can use your benefits card for these items

Antiseptics, wound cleaners

Alcohol, peroxide, Epsom salt

Baby electrolytes

Pedialyte, Enfalyte

Denture adhesives, repair and cleansers

PoliGrip, Benzodent, Efferdent

Diabetes testing and aids

Insulin, Ascencia, One Touch, Diabetic Tussin, insulin syringes, glucose products

Diagnostic products

Thermometers, blood pressure monitors, cholesterol testing

Elastics/athletic treatments

ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts

Eye care

Contact lens care

Family planning

Pregnancy and ovulation kits

First aid dressings and supplies

Band Aid, 3M Nexcare, non-sport tapes

Hearing aid/medical batteries

Incontinence products

Attends, Depend, GoodNites for juvenile incontinence

Reading glasses and maintenance accessories

Sunscreen (SPF 15 and over)

For additional information, please contact:

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