

# Eligible/Non-Eligible Expenses

## FSA/HSA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. ***\*If prescribed for a particular ailment or medical condition; provider letter required.***

Acupuncture	Eye examinations and eyeglasses	Physical exams
Alcoholism treatment	Home health and/or hospice care	Physical therapy
Allergy shots and testing	Hospital services	Psychiatric care ( <i>psychologists, psychotherapists</i> )
Ambulance ( <i>ground or air</i> )	Insulin	Radial keratotomy
Artificial limbs	Laboratory fees	Schools ( <i>special, relief, or handicapped</i> )
Blind services and equipment	LASIK eye surgery	Sexual dysfunction treatment
Car controls for handicapped*	Medical alert ( <i>bracelet, necklace</i> )	Smoking cessation programs
Chiropractor services	Medical monitoring and testing devices*	Surgical fees
Coinurance and deductibles	Nursing services	Television or telephone for the hearing impaired
Contact lenses	Obstetrical expenses	Therapy treatments*
Crutches, wheelchairs, walkers	Occlusal guards	Transportation ( <i>essentially and primarily for medical care; limits apply</i> )
Dental treatment	Operations and surgeries ( <i>legal only</i> )	Vaccinations
Dentures	Optometrists	Vitamins*
Diagnostic tests	Orthodontia	Weight loss programs*
Doctor's fees	Orthopedic services	X-rays
Drug addiction treatment & facilities	Osteopaths	
Drugs ( <i>prescription</i> )	Oxygen/oxygen equipment	

## Important Notice About Over-the-Counter (OTC) Medications

With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in March 2020, OTC medications are once again eligible for purchase with FSA/HSA funds without the need for a prescription. In addition, menstrual care products are now also eligible for purchase with FSA/HSA funds without the need for a prescription. You can use either your debit card to purchase these items or submit the purchase receipt for reimbursement.

## FSA/HSA Eligible OTC Medications and Products

Acne medications & treatments	Contraceptives ( <i>condoms, gels, foams, suppositories, etc.</i> )	Menstrual Care Products
Allergy & sinus, cold, flu & cough remedies	Diabetic testing supplies/equipment	Motion sickness remedies
Antacids & acid controllers	Digestive aids	Nicotine patches and medications, smoking cessation aids
Antibiotic & antiseptic sprays, creams & ointments	Durable medical equipment ( <i>power chairs, walkers, wheelchairs, etc.</i> )	Non-medicated bandaids
Anti-diarrheals	Eczema & psoriasis remedies	OTC varieties of Insulin
Anti-fungals	Eye drops, ear drops, nasal sprays	Pain relievers ( <i>aspirin, ibuprofen, acetaminophen, naproxen, etc.</i> )
Anti-gas & stomach remedies	First aid kits	Personal Protective Equipment (PPE) for COVID-19
Anti-itch & insect bite remedies	Hemorrhoidal preparations	Reading glasses
Anti-parasitics	Home diagnostic ( <i>pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.</i> )	Sleep aids & sedatives
Baby care ( <i>diaper rash ointments, teething gel, rehydration fluids, etc.</i> )	Hydrogen peroxide, rubbing alcohol	Wart removal remedies, corn patches
Breast pumps for nursing mothers	Laxatives	
Braces & supports	Medicated bandaids & dressings	
CPAP equipment & supplies		
Contact lens solution		

*All OTC items listed are examples.*

## These items are commonly mistaken as eligible but do not meet the requirements:

Cosmetic surgery and procedures	Health programs, health clubs and gyms	Teeth whitening
Cosmetic dental procedures (incl. teeth whitening, vitamins and supplements)	Insurance premiums (not reimbursable under FSA)	Vitamins & supplements without prescription



2811 74th, Ste A | Lubbock, TX 79423  
Phone (806) 745-9781 | Fax: (806) 745-9783  
[info@pensionconcepts.org](mailto:info@pensionconcepts.org)  
[pensionconcepts.org](http://pensionconcepts.org)