

Eligible Expenses Guide


Use these tables to determine which products and services are considered “qualified medical expenses” under IRS rule and what supplementary documentation you may need to provide for your expenses or retain in case of an audit. See the last page for rules regarding documentation.










Following this table, there is a list detailing eligible Dependent Care FSA expenses.

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Acne treatment	Yes, with prescription. Cosmetics, moisturizers or other items that merely contain acne fighting ingredients are not eligible.	
Acupuncture	Yes	
Adaptive equipment	Yes, if for a major disability, such as spinal cord injury or for assistance with Activities of Daily Living. No, if for general comfort.	
Air conditioner	Generally no.	
Airfare to medical provider	Generally no. There must be a medical reason why care had to be obtained from a location that necessitated the air travel.	
Air purifier	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition such as a severe allergy.	
Alcohol, alcohol swabs	Yes, with prescription.	
Alcoholism treatment	Yes. Amounts paid for in-patient treatment (including meals and lodging) at therapeutic center for alcohol addiction and outpatient therapy sessions will qualify, as will transportation expenses associated with attending meetings of an Alcoholics Anonymous or similar group in the community.	
Allergy medicine	Yes, with prescription.	
Allergy treatment products; household improvements to treat allergies	Generally no, if the product would be owned even without allergies, such as pillow or a vacuum cleaner. However, an air purifier necessary to treat a specific medical condition might qualify. See Air purifier.	
Alternative healers, dietary substitutes, and drugs and medicines	Maybe. Non-traditional healing treatments provided by a licensed professional may be eligible if provided to treat a specific medical condition. The treatments must be legal, and the expenses do not qualify if the remedy is a food or substitute for food.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.















Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Ambulance	Yes	
Analgesics	Yes, with prescription.	
Anesthesia	Yes, if used in conjunction with operations that are legal, eligible and aren't cosmetic procedures.	
Annual retainer fee/ Concierge medicine	No	
Antacid	Yes, with prescription.	
Antibiotics (topical)	Yes, with prescription.	
Anti-diarrhea medicine	Yes, with prescription.	
Anti-fungal medicines	Yes, with prescription.	
Antihistamine	Yes, with prescription.	
Anti-itch lotions and creams	Yes, with prescription.	
Antiseptic	Yes, with prescription.	
Arch and insole supports	Yes, with prescription, if used to treat injured or weakened body parts.	
Artificial insemination	Yes, with prescription.	
Artificial limbs	Yes	
Aspirin	Yes, with prescription.	
Asthma preparations	Yes, with prescription.	
Athlete's foot treatments	Yes, with prescription.	
Baby formula	Yes, if for a special formula to treat an illness or disorder. The difference in cost between the special formula and routine baby formula can be reimbursed	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.







Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Baby-sitting and child care	No. Baby-sitting, child care, and nursing services for a normal, healthy baby do not qualify as medical care.	
Bandages, gauze and dressings	Yes	
Bathtub rails, grips and safety items	Yes	
Birth-control pills, procedures and supplies	Yes, including condoms, ovulation kits, Norplant insertion or removal, and abortions.	
Birthing classes	Yes. Though expenses for parenting/newborn care do not qualify.	
Blood pressure monitoring devices	Yes	
Blood storage	Generally no. Temporary storage not to exceed six months may qualify under some circumstances, such as where the blood is stored for use during scheduled elective surgery.	
Blood sugar test kit and test strips	Yes	
Body scan, MRIs and similar diagnostic technologies	Yes. Body scans employing MRIs and similar technologies are diagnostic services.	
Braille books and magazines	Yes, if for a visually impaired person, but only amounts above the cost of regular printed material will qualify.	
Breast pumps and lactation devices	Yes, if the pump assists in lactation.	
Breast reconstruction surgery following mastectomy	Yes, to the extent that surgery was done following a mastectomy due to cancer. This is an exception to the general rules regarding cosmetic procedures.	
Calcium	Yes, with prescription.	
Cane, walking	Yes, if used to relieve sickness or disability.	
Car modifications	Yes, if for physically handicapped persons. Expenses of operating the car do not qualify.	
Chelation therapy	Yes, if used to treat a medical condition such as lead poisoning.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.





Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Chiropractors	Yes	
Cholesterol diagnostic test	Yes	
Circumcision	Yes	
COBRA premiums	HSA: Yes, COBRA premiums qualify for reimbursement. FSA: No, FSAs are prohibited from reimbursing COBRA premiums.	
Coinsurance amounts and deductibles	Yes, if the underlying service/item qualifies.	
Cold/hot packs	Yes, if sold as medical supplies.	
Cold and flu medicine	Yes, with prescription.	
Cold sore remedy	Yes, with prescription.	
Colon cleansing	Yes, with doctor's directive.	
Commodes, bedside or portable	Yes	
Contact lenses, care and products	Yes. Materials such as lenses, saline solution and enzyme cleaner are qualified, as well as lens storage cases.	
Contact lens/eyeglass replacement insurance (FSA and HSA only)	No. A fee paid to cover the insurance cost of replacement if the lens or glasses are lost or damaged would not qualify. In contrast, the cost of the replacement lens or glasses will qualify.	
Controlled substances in violation of federal law	No. 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).	
Copay amounts	Yes, if the underlying service/item qualifies.	
Cord blood storage	Generally no. Temporary storage not to exceed six months may qualify under some circumstances, such as where the blood is stored for use during scheduled elective surgery.	
Corn and callous cushions and pads	Yes	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.





Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Corn and callous removers or medications	Yes, with prescription.	
Cosmetic procedures	Generally no. There is an exception, however, for procedures necessary to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease—these may qualify. See Breast reconstruction surgery for example.	
Cosmetics	No. Cosmetics are articles used primarily for personal purposes, such as cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks, fingernail polishes, makeup, shampoos, hair colors, toothpastes, and deodorants.	
Cough medicines	Yes, with prescription.	
Counseling	Maybe. If it is provided to treat a medical or mental condition and rendered by a licensed provider, then yes. Life coaching, career counseling and marriage counseling don't qualify.	
CPAP devices	Yes	
Crutches	Yes, whether purchased or rented.	
Decongestant	Yes, with prescription.	
Deductibles	Yes, if the underlying service/item qualifies.	
Defibrillator	Yes	
Dental insurance premiums	No	
Dental treatment	Yes. Includes fees for X-rays, fillings, braces, extractions, dentures, crowns, etc., but not teeth whitening or other cosmetic dentistry.	
Dentures	Yes	
Denture adhesives	Yes	
Dependent day care expenses	No, not even if the payment for dependent care (for example, hiring a babysitter) is so that a covered person can receive medical care.	
Dermatologists	Yes	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.






Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Diabetic supplies	Yes	
Diagnostic items/services	Yes. Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions, and cancer.	
Diaper rash ointments and creams	Yes, with prescription.	
Diapers or diaper service	Generally no. Regular diapers or diaper services for newborns do not qualify. Diapers or diaper services that are used to relieve the effects of a diagnosed medical condition do qualify (see incontinence diapers).	
Diarrhea medicine	Yes, with prescription.	
Dietary supplements	Generally no. The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines do not qualify if they are merely beneficial for general health (e.g., one-a-day vitamins) or used as meal replacement. They might qualify if recommended by a medical practitioner to treat a specific medical condition (e.g., 1,000 mg of Vitamin B-12 daily to treat a specific vitamin deficiency).	
Diet foods	No. Costs of special foods to treat a specific disease (such as obesity) do not qualify. Thus, the costs of food associated with a weight-loss program, such as special prepackaged meals, would not qualify, since they just meet normal nutritional needs.	
Doulas	Yes, if the doula is a licensed health care professional rendering medical care.	
DNA collection and storage	Generally no. Temporary storage not to exceed six months 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.	
Drug addiction treatment	Yes. Amounts paid for in-patient treatment (including meals and lodging), at therapeutic center for drug addiction and outpatient therapy sessions will qualify, as will transportation expenses associated with attending meetings of a Narcotics Anonymous or similar group in the community.	
Drug overdose, treatment of	Yes	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.








Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Drugs and medicines	Yes, if used to treat a specific medical condition. Expenditures for drugs that are for cosmetic purposes or are illegally procured do not qualify.	
Ear drops and medications	Yes, with prescription.	
Ear plugs	Generally no, unless recommended by a medical practitioner for a specific medical condition (for example, to protect surgically implanted ear tubes).	
Ear wax removal product	Yes, with prescription.	
Egg donor fees	Yes. Amounts paid for the egg donor fee, agency fee, egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract qualify.	
Eggs and embryos, storage fees	Generally no. Temporary storage not to exceed six months may qualify, under some circumstances, such as where the eggs and embryos are collected as part of a fertility program for immediate conception. Storage fees for undefined future conception aren't considered medical care.	
Electrolysis or hair removal	No	
Exercise equipment, programs and gym or health club memberships	Generally no. Only if required to treat an illness (such as obesity) or illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. When treatment is no longer needed for the condition, the fees would no longer qualify.	
Eye drops	Yes, with prescription.	
Eye examinations	Yes	
Eye patch	Yes	
Eye surgery	Yes	
Eyeglasses and materials	Yes	
Eyeglass materials	Yes, including materials needed for using the eyeglasses, such as eyeglass frame cleaners.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.





Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Face creams and moisturizers	No	
Feminine hygiene products (tampons, etc.)	No. These are ordinarily considered as being used to maintain general health. See Toiletries and Cosmetics.	
Fertility treatments	Yes. 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 intra-fallopian transfer). Expenses paid to or for an in vitro surrogate do not qualify. When the treatments are paid for up front at the time of the first visit, reimbursement must be apportioned as services are provided during the treatment plan.	
Fiber supplements	No, if taken daily as a supplement to a normal diet. But fiber supplements would qualify if used to treat a diagnosed medical condition (such as irritable bowel syndrome) until the condition is alleviated.	
Finance charges	No	
First aid cream	Yes, with prescription.	
First aid kits	Yes	
Flu shots	Yes	
Fluoridation or pills	Yes, with prescription, if recommended by a dentist to prevent tooth decay.	
Funeral expenses	No	
Gauze pads	Yes	
Genetic testing	Maybe. To the extent that testing is done to determine possible defects (for example, the possible defects of an unborn child if the mother is over age 35). Testing done just to determine the sex of the fetus does not qualify.	
Glucosamine/ chondroitin	Yes	
Glucose monitoring equipment	Yes. Also see Blood sugar test kits and test strips.	
Guide dog; other service animal	Yes, if the expense is for buying, training and caring for an animal used by a disabled person. Veterinary fees for such animals also qualify as medical care.	


* Supplementary documentation required in addition to standard IRS-required documentation.
This list is based upon IRS guidance and is subject to change.




Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Hair loss treatment	Generally no, unless treating hair loss due to a specific medical condition.	
Hair removal and transplants	No	
Hand sanitizer	No	
Health insurance premiums	HSA: Only in limited cases. Generally, an HSA cannot reimburse payments for health insurance premiums (neither the account holder nor his or her spouse can pay for high-deductible health plan (HDHP) coverage or other health coverage from the HSA). An HSA can reimburse post-tax expenses for coverage under any of the following: 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 an additional excise tax. FSA: No.	
Health screenings	Yes	
Hearing aids and batteries	Yes	
Heart rate monitor	Yes	
Hemorrhoid treatments	Yes, with prescription.	
Herbal supplements	Maybe. Examples include: Echinacea, ginkgo biloba, milk thistle, soy, St. John's wort, turmeric, valerian	
Home diagnostic kits	Yes. Testing kits such as blood pressure monitors, cholesterol screening, HIV tests and pregnancy tests will qualify.	
Home modification expenses (wheelchair ramps, etc.)	Maybe. Improvements or special equipment added to a home may qualify if the primary purpose of the expenditure is medical care. How much of the expense would qualify depends on the extent to which the expense permanently improves the property and whether others besides the person with the medical condition will benefit.	
Homeopathic care	Yes, for care rendered by a licensed health care professional providing care for the treatment of a specific illness or disorder.	

* Supplementary documentation required in addition to standard IRS-required documentation.


This list is based upon IRS guidance and is subject to change.








Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Homeopathic Medicines	Yes, with prescription, for treatment of a specific illness or disorder.	
Hormone replacement therapy (HRT)	Yes, with prescription if used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.); no, if primarily for maintaining general health.	
Hospital services	Yes. Expenses of inpatient care at a hospital or similar institution qualify if the main reason for being there is to get eligible medical care.	
Hot/cold packs	Yes, if sold as medical supplies.	
Household help	No, even if a medical practitioner recommends such help, unless the expenses qualify as nursing services. See Nursing services.	
Humidifier	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition such as a severe allergy.	
Hydrogen peroxide	Yes, with prescription.	
Hypnosis	Yes, for the treatment of a specific illness or disorder if performed by a professional.	
Illegal operations and treatments	No. See Controlled substances.	
Immunizations	Yes. Immunizations to prevent disease (such as tetanus or well-baby shots) will qualify, even if no medical condition has been diagnosed, including those recommended for overseas travel.	
Incontinence diapers and supplies (adult)	Yes	
Insect bite creams and ointments	Yes, with prescription.	
Insulin	Yes. Also, equipment needed to inject the insulin, such as syringes or insulin pumps, qualifies as a medical expense.	
Intellectually and developmentally disabled, special home for	Maybe. The cost of keeping an intellectually and developmentally disabled 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. Also see Schools and education, residential.	
Laboratory fees	Yes	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.








Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Lactation consultant	Generally yes. If a woman is having lactation problems and cannot breastfeed her child, then the expense of a lactation consultant helping to overcome this dysfunction might qualify.	
Lactose intolerance medication	Yes, with prescription.	
Language training	Yes, if for a child with dyslexia or a disabled child. School fees for regular schooling don't qualify.	
Laser eye surgery; Lasik	Yes	
Late appointment fees	No	
Laxatives	Yes, with prescription.	
Learning disability, instructional fees	Generally yes. 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 severe learning disabilities caused by mental or physical impairments (such as nervous system disorders) qualify. Also see Schools and education, special.	
Legal fees, general	Generally no. Legal fees for management of a guardianship estate for conducting the affairs of a person being treated or other fees that aren't necessary for medical care and do not qualify as medical care. Legal fees that are necessary to authorize treatment for mental or physical illness will qualify.	
Lice treatment	Yes, with prescription.	
Lifetime care—advance payments	No. Fees or advance payments made to a retirement home or continued care facility are not eligible expenses.	
Lodging at a hospital or similar institution	Yes. Expenses of inpatient care (plus meals) at a hospital or similar institution qualify if the main reason for being there is to get medical care.	
Lodging not at a hospital or similar institution	Yes, up to \$50 per night per person 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 in a 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. Expenses for food and beverages are not eligible.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.




Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Lodging of a companion	Yes, if accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital are also met. If both parents are traveling with a sick child, up to \$100 may qualify (\$50 for each person). Meals for the companion are not eligible.	
Lodging while attending a medical conference	No	
Magnetic therapy wraps	Yes	
Magnifying glasses	Yes	
Makeup	No	
Marriage and family counseling	No	
Massage therapy	Generally no. The costs of a massage just to improve general health don't qualify. However, if the massage therapy was recommended by a physician to treat a specific injury or trauma, then it would qualify.	
Mastectomy-related special bras	Yes	
Maternity clothes	No	
Mattresses	Only unique mattresses specifically described and prescribed by a physician to treat a specific medical condition will be considered.	
Medical alert bracelet or necklace	Yes	
Medical conference admission, transportation, meals, etc.	Yes. Expenses for admission and transportation to a medical conference qualify, if the conference relates to a chronic disease suffered by a covered person and if the conference is primarily for and essential to the person in need of medical care. 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 monitoring and testing devices	Yes. Examples of such devices are blood pressure monitors, syringes, glucose kit, etc.	
Medical newsletter	No. Although a newsletter may discuss current information about treatments for a specific medical condition, the newsletter itself does not directly treat the condition.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.







Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Medical records charges	Yes. For example, the fee associated with copying or transferring medical records to a new medical practitioner or for storing and maintaining medical records electronically will qualify.	
Medical services	Yes. This is a very broad category, and includes expenditures for legal medical services recommended by physicians, surgeons, specialists, and other medical practitioners.	
Medicated lip balm	Yes, with prescription.	
Menstrual pain relievers	Yes, with prescription.	
Midwives	Yes	
Mileage when driving to medical provider	Yes, up to the IRS designated medical mileage rate.	
Missed appointment fees	No	
Motion sickness bands and supplies	Yes	
Motion sickness medicines	Yes, with prescription.	
Mouthwash	No, even if a dentist recommends it to treat a medical condition like gingivitis. See Toiletries and Cosmetics.	
Nasal allergy sprays	Yes, with prescription.	
Nasal moistening sprays and products (saline-based)	Yes	
Nasal strips	Yes	
Naturopathic healers, dietary substitutes and drugs and medicines	Maybe. Non-traditional healing treatments provided by a licensed professional may be eligible if provided to treat a specific medical condition. The treatments must be legal, and the expenses do not qualify if the remedy is a food or substitute for food that the person would normally consume in order to meet nutritional requirements.	
Nicotine gum or patches	Yes, with prescription.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.







Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Nursing services provided by nurse or other attendant, including home care	Yes, wages, employment taxes, and other amounts paid for nursing will qualify, whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, as long as the services are of a kind generally performed by a nurse, such as giving medication or changing dressings, as well as bathing and grooming. If the person providing nursing services also provides household and personal services, the amounts must be accounted for separately and would not be eligible.	
Nursing services for a baby	No, not if the baby is normal and healthy.	
Nutritional supplements	Maybe, if used to treat a specifically diagnosed medical condition. Not if the expense is for general health.	
Nutritionists	Maybe, if the treatment relates to a specifically diagnosed medical condition. Not if the expense is for general health.	
Obstetrical expenses	Yes	
Occlusal guards to prevent teeth grinding	Yes	
Occupational therapy	Yes, if the treatment relates to or alleviates a medical condition.	
Optometrist	Yes	
Oral pain relief medicine	Yes, with prescription.	
Orthodontia, including braces	Generally yes. When an orthodontic treatment plan is pre-paid upfront or paid in fixed installments, the reimbursements can be tied to the payment cycle and do not need to be apportioned as services are provided during the treatment plan.	
Orthopedic inserts	Maybe, with doctor directive.	
Orthopedic shoes	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition.	
Orthotics	Yes	
Osteopath fees	Yes	
Ovulation monitor	Yes	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.




Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Oxygen and oxygen equipment	Yes	
Pain reliever	Yes, with prescription.	
Parking fees while receiving medical care	Yes	
Pediatrician	Yes	
Personal trainer fees	Generally no. Only if required to treat an illness (such as obesity or rehabilitation after back surgery) diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. When treatment is no longer needed, the fees would no longer qualify.	
Physical exams	Yes	
Physical therapy	Yes	
Porcelain veneers	No, considered cosmetic.	
Pregnancy test kits	Yes	
Prenatal vitamins	Yes	
Pre-payments	Generally, no. Pre-payments for services/items that have not yet been incurred/obtained are not reimbursable. The two exceptions are for orthodontia and for labor/delivery charges. When an orthodontic treatment plan or delivery expense is pre-paid upfront or paid in fixed installments, the reimbursements can be tied to the payment cycle and do not need to be apportioned as services are provided during the treatment plan.	
Prescription drugs	Yes, if used to treat a specific medical condition. Expenditures for drugs that are for cosmetic purposes or are illegally procured (such as imported from Canada) do not qualify.	
Prescription drug discount programs	No. If an individual pays a fee to get a card that provides for a discount on all drugs, the fee would not qualify. In contrast, the cost of a prescribed drug generally will qualify.	
Preventive care screenings	Yes, if the tests are designed to assess symptoms of a medical diagnosis, including clinic and home testing kits for blood pressure, glaucoma, cataracts, hearing, cholesterol, etc.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.






Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Probiotics	Generally no. The costs just to improve general health don't qualify. However, if the probiotic was recommended by a physician to treat a specific medical condition, then it would qualify.	
Prosthesis	Yes	
Psychiatric care	Yes	
Psychoanalysis	Yes	
Psychologist	Yes	
Radial keratotomy	Yes. Corneal ring segments (removable plastic half-rings that correct vision) would also qualify. See Laser eye surgery and Vision correction procedures.	
Reading glasses	Yes	
Rogaine	No. Potentially qualifying expense if recommended by a medical practitioner for a specific medical condition.	
Safety glasses	Generally no. Non-prescription safety glasses would generally not qualify unless recommended by a physician to alleviate an eye condition.	
Sales tax	Yes. Sales tax on medical services and products would qualify.	
Schools and education, residential	Generally no. Certain payments made to a residential school or program to treat individuals for behavioral, emotional, and/or addictive conditions qualify if the primary purpose of the program is medical care; educational services can be an incidental but not primary component.	
Schools and education, special	Maybe. Payments made to a special school for an intellectually, developmentally or physically disabled person qualify if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect. Meals, lodging, and ordinary education supplied by the special school are only treated as medical care if the child is at the school primarily for relieving the disability. If the child is at the school simply to benefit from the courses and disciplinary methods, the expenses won't qualify.	
Seasonal Affective Disorder (SAD) Light	Yes, with prescription.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.







Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Service animal	Yes, if the expense is for buying, training and caring for an animal used by a disabled person. Veterinary fees for such animals also qualify as medical care.	
Shipping and handling fees	Yes. Shipping and handling on medical services and products would qualify.	
Shower chairs	Yes, if required on account of a disability.	
Sinus medication	Yes, with prescription.	
Skin moisturizer	No	
Sleeping aid	Yes, with prescription.	
Smoking cessation medicines	Yes, with prescription.	
Smoking cessation programs	Yes	
Sore throat pain relief	Yes, with prescription.	
Special education	Generally no. Costs for classes designed to have a beneficial effect on the child's attitude would not qualify. Expenses paid on a doctor's recommendation to treat learning disabilities caused by mental or physical impairments would qualify as long as any ordinary education received is incidental to the special education provided.	
Special foods	No. Costs of special foods to treat a specific disease do not qualify. Thus, the costs of food associated with a gluten-free or salt-free diet would not qualify, since they just meet normal nutritional needs.	
Speech therapy	Yes	
Sperm storage fees	Generally no. Temporary storage not to exceed six months may qualify under some circumstances, such as where the sperm is collected as part of a fertility program for immediate conception. Storage fees for undefined future conception aren't considered to be for medical care.	

* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.





Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Stem cell, harvesting and/or storage of	Maybe, if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and temporary storage of 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. "Temporary" means it is stored and used within the same plan year. See DNA collection and storage; Pre-payments and Umbilical cord, freezing and storing of.	
Sterilization procedures	Yes	
Sterilization reversal	Yes	
Student health fee	No, if the fee is simply the cost of belonging to the program - such fees are analogous to insurance premiums and don't qualify.	
Substance abuse treatment	Yes. Amounts paid for in-patient treatment (including meals and lodging), at therapeutic center for drug addiction and outpatient therapy sessions will qualify. Transportation expenses associated with attending meetings of a Narcotics Anonymous or similar group in the community would also qualify if attending due to a physician's advice that membership is necessary to treat alcoholism.	
Sunglasses	Yes, if they are prescription sunglasses. Allowable amounts include the expenses of eye examinations and eyeglasses and lenses needed for medical reasons. Non-prescription sunglasses or sunglass clip-ons would generally not qualify unless recommended by a physician to alleviate an eye condition.	
Sunburn creams and ointments	Yes	
Sunscreen	Yes, if SPF 15+, containing UVA and UVB protection.	
Sun tan lotion	No	
Supports, splints and braces	Yes	
Surgery and operations	Yes, if legal and non-cosmetic.	
Surrogate expenses	Generally no, even if they are for medical care of the surrogate or her unborn child. The procedure must be performed upon the participant, his or her spouse or dependent in order to be medical care.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.



Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Syringes	Yes	
Taxi fare to medical provider	Yes	
Teething medication	Yes, with prescription.	
Teeth whitening	No, if tooth discoloration is simply the result of aging and the whitening is done for cosmetic purposes. If tooth discoloration was caused by disease, birth defect, or injury, expenses for teeth whitening may qualify.	
Telephone for hearing impaired persons	Yes, for the expenses of buying and repairing special telephone equipment for a hearing impaired person.	
Therapy	Yes, if provided for medical care (and not just for the general improvement of mental health, relief of stress, or personal enjoyment).	
Thermometers and fever strips	Yes	
Toiletries and Cosmetics	No. A toiletry is an article or preparation that is used in the process of dressing and grooming oneself. Examples include toothpaste, shaving cream or lotion, and cologne.	
Tooth extraction	Yes	
Toothache relievers	Yes, with prescription.	
Toothbrushes and toothpaste	No, even if a dentist recommends special kind (such as electric or battery-powered ones) to treat a medical condition like gingivitis. Toothbrushes and toothpaste are used primarily to maintain general health - a person would still use one even without the medical condition.	
Transplants	Yes. Includes surgical, hospital, and laboratory services, and transportation expenses for organ donors.	
Transportation expenses for person to receive medical care	Yes, if the expenses are primarily for and essential to medical care. These include car expenses, bus, taxi, train, plane, and ferry fares, and ambulance services. Instead of actual car expenses, a standard mileage rate (re-stated each year) for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.


Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Transportation of someone other than the person receiving medical care	Yes, in some limited cases. Transportation expenses of the following persons will qualify: (1) parent who must go with a child who needs medical care; (2) 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) individual who travels to visit a mentally ill dependent, if such visits are recommended as part of treatment. See Transportation expenses for person to receive medical care.	
Truss, hernia belt	Yes	
Tuition for special needs program	Yes, if the primary purpose is for medical care. Includes reading program for dyslexia.	
Ultrasound, pre-natal	Yes	
Umbilical cord, freezing and storing of	Generally, no. Temporary storage not to exceed six months may qualify if there is a specific medical condition that the umbilical cord 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. Collection and storage indefinitely, just in case it is needed, is not medical care.	
Usual and customary charges, excess	Yes. Medical expenses in excess of an insurance plan's usual, customary, and reasonable charges qualify if the underlying expense is for medical care.	
Vaccines	Yes. Vaccinations to prevent disease (such as tetanus or well-baby shots) or as recommended for overseas travel will qualify, even if no medical condition has been diagnosed.	
Varicose veins, treatment of	Generally no, if the procedure merely improves appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease.	
Vasectomy	Yes	
Vasectomy reversal	Yes	
Veterinary fees	Yes, if the veterinary fees are incurred for the care of a guide dog or other service animal used by a disabled person. Otherwise, no.	
Vision care, including vision correction procedures	Yes	


* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.







Eligible Expenses Guide

HSA Funds—Keep required documentation with your tax records.

FSA Funds—Submit required documentation with your manual claim or keep for your records if your expense was streamlined from your health plan.

KEY  = Prescription required

 = Doctor's Directive, Letter of Medical Necessity, or Prescription required

Expense	HSA/FSA Eligibility	Supplementary Documentation*
Vision discount programs	No. A fee paid to get a card that provides for a discount on vision services and equipment would not qualify. In contrast, the cost of the actual medical treatment, such as the eye exam, generally will qualify.	
Vision insurance premiums	No. FSAs are prohibited from reimbursing insurance premiums, and they are not eligible expenses under an HSA.	
Vitamins	No, if they are used to maintain general health. Under narrow circumstances, vitamins might qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency).	
Vitamins, pre-natal	Yes	
Walkers	Yes	
Warranties	No, they are considered insurance premiums. In contrast, the cost of the underlying medical supply may qualify.	
Wart remover treatments	Yes, with prescription.	
Weight loss drugs	Yes, with prescription.	
Weight loss procedures or surgery	Yes, if legal and non-cosmetic.	
Weight-loss programs	Yes, if the weight-loss program is recommended by a physician to treat an existing disease (such as obesity, heart disease, or diabetes) and is not simply to improve general health. However, the costs of food associated with a weight-loss program would not qualify, since it just meets normal nutritional needs.	
Well baby/well child care	Yes	
Wheelchair	Yes	
Wigs	Maybe, if the wig is for a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation).	
Witch Hazel	Yes, with prescription.	
X-ray fees	Yes	

* Supplementary documentation required in addition to standard IRS-required documentation. This list is based upon IRS guidance and is subject to change.

Eligible Expenses Guide

Expenses That May Be Reimbursed Under a Dependent Care FSA

Dependent Care Account funds cover care costs for your eligible dependents while you are at work or looking for work. Use this table to determine eligibility for dependent care related items. Please note that payments in advance are not eligible, and children must be under the age of 13.

Dependent Care FSA Funds—Submit required documentation with your manual claim.

Expense	Dependent Care FSA Eligibility
After-school care	Yes, if used to enable the employee and spouse to be gainfully employed.
Assisted living, custodial care and elder care	Generally no, unless expenses are attributable to well-being and protection, the person in custody is a qualifying individual, and the qualifying individual (other than a qualifying child under age 13) still spends at least eight hours each day in the employee's household. Elder day care attributable to well-being and protection will often qualify, but around the clock care in a nursing home will not.
Au pair	Yes. In addition, an upfront fee paid to employ an au pair may qualify if it must be paid in order to obtain care, but it would be pro-rated over the duration of the agreement.
Baby-sitter, employee's child under age 19	No, if baby-sitter is under age 19 and is the child or step-child of the employee or is otherwise claimed as a dependent by the employee or spouse.
Baby-sitter, not employee's child under age 19	Yes, if used to enable the employee and spouse to be gainfully employed.
Before-school care	Yes, if used to enable the employee and spouse to be gainfully employed.
Boarding school	No
Camp (overnight)	No
Clothing	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
Day camp	Yes
Day care center	Yes
Educational services	No, expenses for educational purposes are not covered.
Extended day care	Yes
Entertainment	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
Extra-Curricular/Special Activities	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
Family day care (child care provided in the home of the provider)	Yes
FICA and FUTA taxes of day care provider	Yes, provided that the overall expenses of the care provider qualify.

Eligible Expenses Guide

Dependent Care FSA Funds—Submit required documentation with your manual claim.

Expense	Dependent Care FSA Eligibility
Food	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
Home care (child care provided in the home of the employee)	Yes
Housecleaning services	No
Incidental expenses	No, if charged separately from dependent care expenses. May be eligible if incidental to and inseparable from the dependent care expense. This includes charges for special activities, food and snacks, etc.
Kindergarten	No. Such expenses are primarily educational in nature, regardless of half- or full-day, private or public school, state-mandated or voluntary.
Late payment fee	No
Late pick-up fee	Yes, if fee is charged to take care of the qualifying individual when the individual was picked up late.
Nanny	Yes
Nursery school	Yes
Nursing home	No
Placement fees for finding a dependent care provider	Yes, if required in order to obtain eligible care, but it would be pro-rated over the duration of the agreement.
Prepaid fees	No. Pre-payments for dependent care services that have not yet been incurred are not reimbursable. Can be reimbursed after the services are rendered.
Pre-school	Yes
Recreation	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
Registration fees	Yes, if required in order to obtain eligible care, but it would be pro-rated over the duration of the agreement.
Sick child facility	Generally yes, when the expenses are incurred to enable the employee and spouse to go to work when the child is ill – in other words, the primary purpose is still for child care, not medical care.
Sick employee (care for dependent when sick employee stays home)	No
Summer day camp	Yes
Transportation expenses	No, if charged separately from dependent care expense. Small amounts may be eligible if incidental to and inseparable from the dependent care expense.
Tuition	No, expenses for educational purposes are not covered.
Tutor	No, expenses for educational purposes are not covered.

Eligible Expenses Guide

Hundreds of expenses are eligible for HSA and FSA funds, including prescriptions, doctor office copays, health insurance deductibles, coinsurance, dental and vision. Funds can even be used for eligible expenses for your spouse or eligible dependents.

Since these accounts are tax-advantaged, the IRS has very specific rules regarding how the funds may be used. In order to comply with IRS requirements and to qualify for reimbursement, you must keep or submit certain records about expenses you paid out of these accounts.

Documentation

Both HSA and FSA withdrawals require documentation that must include: patient name, description of service or product, date of service or purchase, provider/merchant name, and amount charged or paid. Non-itemized cash register tapes, credit card receipts and cancelled checks alone are not adequate documentation.

To comply with IRS rules, records must sufficiently show that:

- The distributions were exclusively to pay or reimburse qualified medical expenses
- The qualified medical expenses had not been previously paid or reimbursed from another source

For some expense types, supplementary documentation from your health care provider is required. These documents include doctors' directives, letters of medical necessity and prescriptions. The items that require this supplementary documentation are noted in the right-hand column on the previous pages.

HSA Funds

HSA withdrawals and expenditures do not need to be reviewed and approved. However, documentation such as receipts and Explanation of Benefits (EOB) statements should be saved for tax purposes. Do not send these records with your tax return. Keep them with your tax records in case you are ever audited by the IRS.

FSA Funds

FSA withdrawals and expenditures must be reviewed and approved. Many expenditures streamlined from the health plan are automatically approved as an eligible expense, however some charges cannot be approved automatically and require supporting documentation. Manually submitted claims require supporting documentation, including receipts and Explanation of Benefits (EOB) statements.