Know your eligible & ineligible expenses

If you have a Health Savings Account (HSA) or Flexible Spending Account (FSA), you can use pre-tax dollars to cover eligible expenses. To help better understand what is and isn’t eligible, we’ve developed a list of both. For an in-depth list that is maintained regularly, refer to: https://tax.thomsonreuters.com/site/hcet-ebia/healthscope

Eligible expenses

Expenses that could be considered dual purpose (having both medical and personal benefits) may need a medical practitioner’s note explaining the diagnosis and treatment action that is needed for this specific medical condition. This list is not meant to be all inclusive.

<table>
<thead>
<tr>
<th>Dental services</th>
<th>Medical treatments/procedures</th>
<th>Medical equipment supplies and services</th>
<th>Eligible expenses</th>
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<tbody>
<tr>
<td>Dental services</td>
<td>Acupuncture</td>
<td>Abdominal/back supports</td>
<td>Weight loss drugs (to treat specific disease)</td>
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<tr>
<td>Dental X-rays</td>
<td>Alcoholism <em>(inpatient treatment)</em></td>
<td>Ambulance/back supports</td>
<td>Wheelchair</td>
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<td>Dentures</td>
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<td>Arches/orthopedic shoes</td>
<td>Wigs <em>(hair loss due to disease)</em></td>
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<tr>
<td>Exams/teeth cleaning</td>
<td>Hearing exams</td>
<td>Contraceptive, prescribed</td>
<td>Medication</td>
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<tr>
<td>Extractions</td>
<td>Hospital services</td>
<td>Counseling</td>
<td>Insulin</td>
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<tr>
<td>Fillings</td>
<td>Infertility</td>
<td>Crutches</td>
<td>Prescribed birth control &amp; vitamins</td>
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<tr>
<td>Gum treatment</td>
<td>In vitro fertilization</td>
<td>Guide dog <em>(for visually/hearing impaired)</em></td>
<td>Prescription drugs</td>
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<tr>
<td>Oral surgery</td>
<td>Physical exam <em>(not employment related)</em></td>
<td>Hearing devices and batteries</td>
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<tr>
<td>Orthodontia/braces</td>
<td>Physical therapy</td>
<td>Hospital bed</td>
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<tr>
<td><strong>Lab exams/tests</strong></td>
<td>Reconstructive surgery <em>(if medically necessary due to congenital defect or accident)</em></td>
<td>Lead paint removal <em>(if not capital expense and incurred for a child poisoned)</em></td>
<td>OB/GYN exams</td>
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<td>Blood tests</td>
<td>Rolfing</td>
<td>Learning disability <em>(special school/teacher)</em></td>
<td>OB/GYN prepaid maternity fees <em>(reimbursable after date of birth)</em></td>
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<tr>
<td>X-rays</td>
<td>Speech therapy</td>
<td>Medic alert bracelet or necklace</td>
<td>Prenatal and postnatal Treatments</td>
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<td>Cardiographs</td>
<td>Sterilization</td>
<td>Oxygen equipment</td>
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<tr>
<td>Laboratory fees</td>
<td>Transplants <em>(including organ donor)</em></td>
<td>Prescribed medical and exercise equipment</td>
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<tr>
<td>Metabolism tests</td>
<td>Vaccinations/immunizations</td>
<td>Prosthesis</td>
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<td>Spinal fluid tests</td>
<td>Vasectomy and vasectomy reversal</td>
<td>Splints/casts or support hose <em>(if medically necessary)</em></td>
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<tr>
<td>Urine/stool analyses</td>
<td>Weight loss programs <em>(as prescribed by your doctor)</em></td>
<td>Syringes</td>
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<tr>
<td><strong>Vision services</strong></td>
<td>Well baby care</td>
<td>Transportation expenses <em>(mileage and parking)</em></td>
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<tr>
<td>Eye examinations</td>
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<td>Tuition fee at special school for disabled child</td>
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<td>Eyeglasses</td>
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<td>Contact lenses</td>
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<td>Laser eye surgeries</td>
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<td>Artificial eyes</td>
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<td>Prescription sunglasses</td>
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<tr>
<td>Radial keratotomy/LASIK</td>
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</tbody>
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**Weight loss programs** *(as prescribed by your doctor)*
Over-the-counter eligible expenses

Effective January 1, 2020, eligible products include over-the-counter (OTC) products that are for medical care and primarily for medical purpose. They include products, such as OTC medicines or drugs with or without a prescription that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions, or used for the prevention of disease. OTC medicines must be prescribed if incurred before 2020.

### Acne preparations
- Acne preparations

### Allergy and sinus medications
- Antihistamines
- Claratin
- Nasal sneezing products
- Primatene mist
- Nasal strips and sprays

### Baby care
- Petroleum jelly
- Diaper rash ointment
- Thermometers
- Baby wipes

### Cough, cold and flu medications
- Cough syrups
- Capsules
- Rubs
- Drops

### Condoms and contraceptive devices

### Diabetes care/accessories
- Blood test strips
- Glucose tester
- Glucose food
- Monitors and kits

### Digestive aids
- Antacids
- Laxatives
- Lactose intolerance medications

### Eye care
- Contact lens solution
- Eye drops
- Reading glasses

### Face masks
- Cold weather masks
- Dust/pollen masks
- Work/general health needs

### First aid products
- Antibiotics
- Analgesics and ointments
- Bug bites and anti-itch medications
- Bandages
- Gauze pads and elastic bandages
- Rubbing alcohol
- Wart removal products
- Supports and braces
- First aid kits
- Wound care products
- Tape and gloves

### Foot care
- Cushions
- Pads
- Creams
- Anti-fungal medications

### Health monitors and medical equipment
- Blood pressure and heart rate monitors
- Crutches
- Medical bracelets
- Cholesterol tests
- Hemorrhoid treatments
- Homeopathic medicines
- Incontinence supplies
- Lice/scabies treatments
- Menstrual products
- Tampons
- Pads
- Liners
- Cups
- Sponges
- Disposable or non-disposable underwear for menstruation, or other similar products

### Nausea and motion sickness medications

### Pain and fever reducers
- Aspirin
- Acetaminophen
- Ibuprofen
- Menstrual cycle and migraine medications
- Muscle and joint pain relief creams and balms
- Heating pads

### Pregnancy products
- Ovulation monitor
- Pregnancy testing kits
- Prenatal vitamins

### Smoking cessation products
- Nicotine patches
- Gum and lozenges
- Inhalers

### Toothache and teething pain relievers

### Weight loss drugs to treat a specific medical condition

### Ineligible expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

- Babysitting and child care
- Contact lens or eyeglass insurance
- Cosmetic surgery/procedures
- Dancing/exercise/fitness programs
- Diaper service
- Electrolysis
- Personal trainers or exercise equipment
- Hair loss medication
- Hair transplant
- Health club dues
- Insurance premiums and interest
- Long-term care premiums
- Marriage counseling
- Maternity clothes
- Vitamins or nutritional supplements
- Swimming lessons
- Teeth whitening/bleaching
- Personal care items