

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.

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

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

Allergy and sinus medications

Antihistamines

Claritin

Asthma flow meters and nebulizers

Primatene mist

Nasal spray and strips

Baby care

Petroleum Jelly

Diaper rash ointment

Thermometers

Pediatric electrolyte solutions

Cough, cold and flu medications

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

Dust/pollen

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 excise 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