

FSA/HSA Eligible Expense List



The IRS has established a list of medical, dental and vision care expenses that are eligible for reimbursement under this plan. You may request reimbursement for eligible expenses for yourself, your spouse or your dependents. If you incur an expense that is not listed here and you would like to know whether it is an eligible expense under this plan, please contact Workterra Customer Service from 8AM to 5PM PST, Monday through Friday at (888) 327-2770. You may also refer to IRS Publication 502 "Medical and Dental Expenses", visit <https://fsastore.com/FSA-Eligibility-List.aspx>, or you can order this publication by calling the IRS at (800) 829-3676.

FSA/HSA Eligible Health Care Expenses

***If prescribed for a particular ailment or medical condition; Letter of Medical Necessity required. Restrictions may apply.**

Acupuncture	Hospital services	Osteopaths
Alcoholism treatment	Hypnosis for Medical Reasons*	Oxygen/oxygen equipment
Allergy shots and testing	Infertility treatments	Physical exams (except for employment-related physicals)
Ambulance (ground or air)	Individual Psychotherapy/ Psychiatrists / Psychologists	Radial keratotomy
Artificial limbs	Insulin	Schools (special, relief, or handicapped)
Blind services and equipment	Physical therapy	Seeing-eye dog
Car controls for handicapped*	Laboratory fees	Sexual dysfunction treatment
Chiropractor services	LASIK eye surgery	Smoking cessation programs
Coinsurance and deductibles	MEDICAL alert (<i>bracelet, necklace</i>)	Speech therapists' fees
Contact lenses	Medical monitoring and testing devices*	Sterilization fees
Contraceptive Treatments/Products	Mileage / travel costs related to an eligible expense	Surgical fees
Crutches	Nursing services	Telephone for the hearing impaired
Dental treatments (not cosmetic)	Obstetrical expenses	Therapy treatments*
Dentures	Occlusal guards	Transportation (essentially and primarily for medical care; limits apply)
Diabetic supplies	Operations and surgeries (<i>legal</i>)	Vaccinations
Diagnostic tests	Optometrists	Vitamins*
Doctor's fees	Orthodontia*	Weight loss programs*
Drug addiction treatment & facilities	Orthopedic services	Wheelchairs, walkers
Drugs (prescription)		X-rays
Eye examinations and eyeglasses		
Hearing Aid/Batteries		
Home health and/or hospice care		

FSA/HSA Non-Eligible Health Care Expenses

Advance payments for services	Herbs & herbal supplements (without prescription or letter of medical necessity)	Medical savings accounts
Body piercing	Household & domestic help	Personal items
Bottled water	Health programs, health clubs and gyms for general health	Preferred provider discounts
Chauffeur services	Illegal operations and treatments	Social activities
Controlled substances	Illegally procured drugs	Special foods and beverages
Cosmetic surgery and procedures	Insurance premiums	Tattoos/tattoo removal
Cosmetic dental procedures	Lens replacement Insurance	Teeth whitening
Cosmetic products of any kind	Long-term care services	Toothpaste & Toothbrushes
Diapers for Infants	Maternity clothes	Transportation expenses to & from work
Electrolysis	Marriage counseling	Travel for general health i
Fees written off by provider		Uniforms
Food supplements		Vitamins & supplements (without prescription or letter of medical necessity)
Funeral, cremation, or burial expenses		
Hair transplants		

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As Part of the new CARES Act, effective January 1, 2020, over-the-counter drug and medicine expenses are now eligible without a prescription or letter of medical necessity needed.

- Acne medication and treatments
- Allergy medicines
- Antacids and acid reducers
- Anti-arthritis medications
- Antibacterial gels and ointments
- Anti-diarrheal products and laxatives
- Antihistamines and allergy
- Athletic and orthopedic braces and supports
- Anti-itch medications and creams
- Breast pumps and accessories
- Blood glucose monitors and testing strips
- Blood pressure monitors
- Cold and flu remedies
- Condoms/Contraceptives
- Contact lens supplies
- Decongestants
- Diaper rash creams and ointments
- Eye drops
- First aid supplies and kits
- Glucosamine supplements
- Hemorrhoid treatments
- Hormone therapy/ Menopause treatments
- Incontinence supplies
- Laxatives
- Medicated personal products
- Menstrual products
- Motion sickness aids
- Nasal spray
- Night guards for teeth grinding
- Pain relievers, including menstrual and migraine relief products
- Prenatal vitamins
- Pregnancy and fertility tests
- Reading glasses (**see stockpiling**)
- Shoe insoles and inserts
- Sinus products
- Sleep aids
- Smoking cessation products/ Nicotine gum / Nicotine patches
- Sunscreen (broad-spectrum with SPF of 15 or more protection)
- Thermometers
- Vaporizers and inhalers
- Walking aids and wheelchairs

The IRS has issued guidance in Announcement 2021-7 that personal protective equipment (PPE) that prevents the spread of COVID-19 is treated as an expense incurred for medical care under 213(d). This means that PPE can now be reimbursed through a Health FSA, HSA, and 213(d) HRA (HRAs that only reimburse deductible or coinsurance/out-of-pocket expenses are unaffected by this change).

The PPE can be for the participant as well as the participant's spouse and dependents.

PPE includes:

- Masks
- Hand sanitizer
- Sanitizing wipes
- Disposable gloves
- Any other equipment for the primary purpose of preventing the spread of COVID



FSA stockpiling- Excessive purchases, such as buying more than 3 pairs of reading glasses or more than 3 of the same OTC item, are not permitted as items purchased should be used within the plan year you are enrolled.

Personal items in excess of average costs- There are several medical conditions which may benefit from the use of a specially constructed personal item. Items purchased (such as a mattress to treat an existing medical condition) will always require a Letter of Medical Necessity from a Doctor or Physician. Regardless of the need, general health items are only eligible when its components and construction costs exceed those of a standard general health item.