

List of Eligible and Ineligible Expenses with the Section 125 Health FSA and Health Savings Accounts (HSA)

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Below, you will find a list and reimbursement information regarding many of the common requests we receive at Kushner & Company. Obviously we cannot listed every item, but this guide should provide you with some additional knowledge regarding what is and is not eligible for reimbursement under the Health Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs). Remember too that reimbursable expenses are those Medical Care Expenses that are incurred **“for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body.”**

Effective January 1, 2011, Over-the-Counter drugs/medicine are only reimbursable with a prescription from your doctor.

Should you have further questions about items or about an item that is not on the list, please feel free to contact us at FSA@kushnerco.com or 800-KUSHNER or 269-342-1700, ext. 213.

EXPENSE	IS THE EXPENSE REIMBURSABLE?	OTC
Abortion	Yes, if the abortion is legal	
Acupuncture	Yes, if it treats a medical condition. But see Dual-purpose expenses	
Acne treatments	Prescription Required. See Drugs and medicines; Cosmetic procedures; Toiletries; Cosmetics; and Dual-purpose expenses.	OTC
Administrative costs	Generally, these aren't considered to be medical care.	
Adoption—medical expenses	Yes, for medical expenses incurred before an adoption is finalized, if the child was a legal dependent when services were provided. (Non-medical expenses incurred in connection with adoption assistance may qualify for purposes of taking a credit for adoption assistance or for reimbursement under an adoption assistance program.	
Air conditioner	Maybe. It must be primarily used by the person who has the medical condition. If it is attached to a home, only the amount spent that is more than the value added to the property can be reimbursed. Also, if others benefit from the air conditioning, only the prorate amount allocable to the person with the medical condition is reimbursable. See Capital expenses and Dual-purpose	OTC

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	expenses.	
Air purifier	Yes. But only if recommended by a medical practitioner to treat a specific medical condition such as a severe allergy. See the special rules under Air conditioner; Capital expenses; and Dual-purpose expenses.	OTC
Alcoholism treatment	Yes. Amounts paid for inpatient treatment, including meals and lodging, at a therapeutic center for alcohol addiction are reimbursable. Transportation expenses associated with attending meeting of an Alcoholics Anonymous group in the community would also be medical care if attending on a physician's advice that membership is necessary to treat alcoholism. Note, however, that not all expenses charged at such centers (particularly lavish ones) may be reimbursable. Also see Lodging at a hospital or similar institutions; Meals at a lodging or similar institution; and Schools and education, residential.	
Allergy medicine	Prescription required. See Drugs and medicines.	OTC
Allergy treatment products; household improvements to treat allergies	Generally no, if the product would be owned even without allergies, such as a pillow or a vacuum. However, an air purifier or water filter necessary to treat a specific medical condition may be reimbursable. Also see Air purifier; Air conditioner; Capital expenses; Drugs and medicines; and Dual-purpose expenses.	OTC
Alternative healers, dietary substitutes and drugs and medicines	Maybe. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances, but the IRS looks at them very closely. The treatments must be legal. And the expenses are not reimbursable if the remedy is a "food or substitute for food that the person would normally consume to meet nutritional requirements." It now appears that drugs and medicines recommended by alternate healers can qualify as medical care. Also	

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	see Drugs and Medicines; Chinese herbal practitioners; Christian Science practitioners; Special foods, Vitamins and Dual-purpose expenses.	
Ambulance	Yes. Amounts paid for ambulance services are reimbursable.	
Analgesics	Prescription required.	OTC
Antacid	Prescription required. See Drugs and medicines.	OTC
Antibiotic ointments	Yes. This item is primarily for medical care.	OTC
Antihistamine	Prescription required. See Drugs and medicines.	OTC
Anti-itch creams	Yes. This item is primarily for medical care.	OTC
Appearance improvements	Generally no. See Cosmetic procedures; Cosmetics; Toiletries; Dual-purpose expenses; Personal-only expenses.	
Artificial limbs and teeth	Yes. This item is primarily for medical care	
Aspirin	Prescription required. See Drugs and medicines.	OTC
Automobile Modifications	Yes, if for physically handicapped persons. But see Dual-purpose expenses and Capital expenses.	
Baby-sitting and child care	No. Baby-sitting, child care, and nursing services for a normal, healthy baby are not reimbursable as medical care under a health FSA. But see Dependent Care Expenses and Disabled Dependent Care Expenses.	
Bactine	Yes. This item is primarily for medical care. See Drugs and medicines.	OTC
Bandages	Yes. This item is used primarily for medical care—it mitigates injuries to the body.	OTC
Behavioral modification programs	See Schools and education, residential and Schools and education, special.	
Birth-control pills	Prescription required. See Drugs and medicines and Contraceptives.	
Birthing classes	Unclear. See Lamaze and Dual-purpose expenses.	
Blood pressure monitoring devices	Yes. As a diagnostic tool, this item is primarily for medical care. See Diagnostic services and Screening tests.	OTC
Blood sugar test kit and test strips	Yes. As diagnostic items, these items are primarily for medical care. Also see Diagnostic services and Screening tests.	OTC

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Body scan	Yes. Also see Diagnostic services and Screening tests.	
Braille books and magazines	Yes, if for the visually-impaired person. But the participant can only be reimbursed for the amount that is above the cost of regular printed material. See Capital expenses and Dual-purpose expenses.	
Breast pumps	Generally, no, if only used for convenience, scheduling, or other personal reasons. See Personal-only expenses. But may qualify if there is a medical reason (for example, the participant's physician recommends a breast pump because the participant has a breast abscess). See Dual-purpose expenses.	OTC
Breast reconstruction surgery following mastectomy	Yes, to the extent that surgery was done following a mastectomy for cancer. This is an exception to the prohibition against reimbursing cosmetic procedures. See Cosmetic procedures.	
Calamine lotion	Yes. This item is primarily for medical care. See Drugs and medicines.	OTC
Capital expenses	Maybe, if its purpose is to provide medical care for the participant (or spouse or dependent). See Artificial limb; Crutches; and Wheelchair. Costs of specialized versions can only be reimbursed to the extent that they exceed ordinary personal use requirements. See Orthopedic shoes. Expenses of improvements or special equipment added to a home may also be reimbursed if the main purpose of the item is medical care. How much is reimbursable depends on the extent to which the expense permanently improves the property and whether others (besides the person with the medical condition) benefit. See Dual-purpose expenses; Personal-only expenses.	
Car modifications	Yes, if for physically handicapped persons. But see Capital expenses and Personal-only expenses.	
Carpal tunnel wrist supports	Yes. These items are primarily for medical care.	OTC

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Chelation (EDTA) therapy	Yes, if used to treat a medical condition such as lead poisoning.	
Childbirth classes	See Lamaze and Personal-only expenses	
Chinese herbal doctor & herbal treatments	Maybe. Non-traditional healing treatments provided by practitioners may be eligible under certain circumstances, but the IRS looks at them very closely. The treatments must be legal. And the expenses are not reimbursable if the remedy is “a food or substitute for food that the person would normally consume to meet nutritional requirements.” Also see Alternative healers; Christian Science practitioners; Drugs and medicines; Dual-purpose expenses; Personal-only expenses; Special foods; Vitamins.	
Chiropractors	Yes	
Chondroitin	Prescription required. See Dual-purpose expenses and Personal-only expenses.	OTC
Christian Science practitioners	Maybe. Payment for prayers of authorized practitioners may be reimbursable in certain circumstances. Non-traditional healing treatments provided by practitioners may be eligible under certain circumstances, but the IRS looks at them very closely. The treatments must be legal. See Alternative healers.	
Circumcision	Yes	
Claritin	Prescription required. See Drugs and medicines.	OTC
Club dues and fees	See Health club dues and fees.	
COBRA premiums	No. Amounts that a participant pays for insurance premiums for continuation of medical coverage when regular medical coverage ends because of a certain event (such as the participant’s losing his or her job) aren’t reimbursable under a health FSA, even though the underlying insurance is for medical care. Even though insurance premiums are deductible as medical care on a tax return, health FSAs are prohibited from reimbursing them. See Insurance premiums.	

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Co-insurance amounts and deductibles	Yes, if the underlying expense would be reimbursable if entirely paid by the individual.	
Cold medicine	Prescription required. See Drugs and medicines.	OTC
Cold packs	Yes, if used to alleviate a specific medical condition. Such items are primarily for medical care.	OTC
Cologne	No. See Toiletries; Cosmetics; and Personal-only expenses.	OTC
Condoms	Yes. See Contraceptives.	OTC
Contact lenses, materials and equipment	Yes, if the lenses are needed for medical reasons. If so, materials and equipment needed for using lenses (such as saline solution and enzyme cleaner) are reimbursable, as is distilled water used to store and clean the lenses. Contact lens insurance would not be reimbursable, however. See Insurance Premiums.	OTC
Contraceptives	Yes. Health FSAs are permitted to reimburse medicines and drugs that meet the definition of medical care, including medicines purchased over the counter as well as prescription drugs. See Condoms, Birth-control pills; Drugs and Medicines and Spermicidal foam.	OTC
Controlled substances in violation of federal law	No, if the substance violates federal law (e.g. the Controlled Substances Act). If so, the expense is not reimbursable even if a state law allows its use with a physician's prescription and the participant gets that prescription. See Drugs and Medicines; Illegal operations and treatments.	
Co-payments	Yes. Qualifies if the item or service is an otherwise eligible medical expense.	
Cosmetics	No. These are used primarily for personal purposes. Cosmetics are articles that are intended to be rubbed, poured, sprinkled on, sprayed on, introduced into, or otherwise applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks,	OTC

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	<p>fingernail polishes, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes and deodorants. Also see Toiletries; Cosmetic procedures; Personal-only expenses.</p>	
Cosmetic procedures	<p>Generally, no. This means any procedure (including cosmetic surgery) that is directed at improving the patient's appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease. 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 be reimbursable. Also see Dual-purpose expenses; Personal-only expenses; Drugs and medicines.</p>	
Cough suppressants	<p>Prescription required. See Drugs and medicines.</p>	OTC
Counseling	<p>Maybe. If it is for a medical reason, then yes. Marriage counseling doesn't qualify. Also see Psychiatric care; Psychologist; Dual-purpose expenses; and Personal-only expenses.</p>	
Crutches	<p>Yes, whether purchased or rented. These are primarily for medical care—they mitigate injuries to the body</p>	OTC
Dancing lessons	<p>Generally, no, if to improve general health, even if recommended by a medical practitioner. But may be reimbursable if recommended for a specific medical condition (such as part of a rehabilitation program after surgery). See Dual purpose expenses; Personal-only expenses.</p>	
Decongestants	<p>Prescription required. See Drugs and medicines.</p>	OTC
Deductibles	<p>Generally, yes. See Co-insurance.</p>	
Dental treatment	<p>Yes. Includes fees for X-rays, fillings, braces, extractions, dentures, etc. The reimbursable amount is limited if the treatment includes pre-payment for services that haven't been provided. Also see Pre-</p>	

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	payments	
Dentures and denture adhesives	Yes, including denture adhesives.	OTC
Deodorant	No. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Dependent care expenses	No, if an individual is paying for dependent care so that they might receive medical care. But see Disabled Dependent Care Expenses.	
Diabetic supplies	See Glucose monitoring equipment and Insulin.	OTC
Diagnostic 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. Also see Body scan; Blood pressure monitoring devices; and Medical monitoring and testing devices.	
Diapers or diaper service for newborns	No, because diapers for healthy newborns aren't being used for medical care, but they may be reimbursable where used to relieve the effects of a particular disease. So adult diapers used to relieve incontinence for adults may be reimbursable. See Personal-only expenses and Incontinence supplies.	OTC
Diaper rash ointments and creams	Yes. This item is primarily for medical care. See Drugs and medicines.	OTC
Diarrhea medicine	Prescription required.	OTC
Dietary supplements	Prescription required. See Dual-purpose expenses; Special foods; Drugs and medicines; and Vitamins.	OTC
Diet foods	Costs of special foods to treat a specific disease (e.g. obesity) cannot be reimbursed to the extent that they satisfy ordinary nutritional requirements (i.e., only the excess cost is reimbursable). The costs of food associated with a weight-loss program, such as special pre-packaged meals) would not be reimbursable, since they just meet normal nutritional needs. See Dual-purpose expenses and Weight-loss programs.	OTC

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Disabled dependent care expenses	Yes, if the expenses are for medical care of the disabled dependent. Note that some disabled dependent care expenses that qualify as medical expenses may also qualify as work-related expenses for purposes of taking a credit for dependent care or for reimbursement under a dependent care assistance program. These expenses can be applied towards the dependent care credit, the DCAP or a medical expense deduction, but the same expenses cannot be applied for more than one claim.	
DNA collection and storage	Generally, no. However, temporary storage may be reimbursable 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. “Temporary” is not defined; however, one consideration might be whether it is within the same plan year. Also see Umbilical cord, freezing and storing of and Dual-purpose expenses.	
Drug addiction treatment	Yes. Amounts paid for an inpatient’s treatment at a therapeutic center for drug addiction are reimbursable. See Alcoholism treatment.	
Drug overdose, treatment of	Yes, so long as the treatment qualifies as medical care.	
Drugs and medicines that may be purchased only by prescription	Yes, these will generally meet the definition of medical care if they are legally procured; however, they must not be used for cosmetic purposes. See Cosmetic procedures and Dual-purpose expenses.	
Drugs and medicines that are available for purchase without a prescription (i.e., over-the-counter (OTC))	Effective January 1, 2011, all over-the-counter drugs and medicines must have a prescription for reimbursement. See Alternative healers; Controlled substances; Dual-purpose expenses; Illegal operations or treatments; and Personal-only expenses.	OTC
Dual-purpose expenses	Only if they are primarily for medical care. Dual-purpose items (e.g., massage therapy or many over-the-counter drugs) are items	OTC

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	that may be used for both medical purposes and personal purposes. For dual-purpose items, adequate substantiation generally requires a medical practitioner’s diagnosis of a specific medical condition of the participant, spouse or dependent or prescription where applicable. The medical practitioner should also specify that the item treats the condition, but in some cases a plan administrator might be able to rely on other evidence (e.g., because that information is general knowledge or appears in a professional publication). An item with a personal element must not have been obtained “but for” the medical condition. Also see Personal-only expenses .	
Dyslexia	See Language training .	
Ear piercing	No. See Cosmetic procedures; Personal-only expenses .	
Ear plugs	Yes, to the extent recommended by a medical practitioner for a specific medical condition (e.g., ear tubes).	OTC
Ear wax removal products (not Q-tips)	Yes. This item is primarily for medical care.	OTC
Egg donor fees	Yes. Amounts paid for the egg donor fee, an agency fee, an egg donor’s medical and psychological testing, insurance for post-procedure donor medical and psychological assistance and the legal fees for preparation of the egg donor contract. Also see Fertility treatments; Sperm, storage of; Surrogate expenses .	
Eggs and embryos, storage fees	Maybe, with respect to fees for temporary storage, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren’t considered medical care. “Temporary” is not defined; however, one consideration might be whether it is within the same plan year. Also see Fertility treatments; Sperm, storage of; Surrogate expenses; Dual-purpose expenses .	
Electrolysis or hair removal	Generally, no. See cosmetic procedures	

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	and Personal-only expenses.	
Elevator	Installing an elevator upon advice of a physician so that a person with heart disease won't have to climb stairs may be medical care to the extent of the amount in excess of value enhancement to the property. See Capital expenses.	
Exercise equipment or programs	Generally, no, unless required to treat an illness (such as obesity) diagnosed by a physician. In the case of home exercise equipment, the participant must establish that the purpose of the expense is to treat the disease rather than to promote general health, and that the expense would not have been paid "but for" this purpose. The fact that this is a capital expense raises additional issues, particularly when the equipment can be used by other family members who have no medical need. See Capital expenses; Dual-purpose expenses; Health club dues and fees; Weight-loss programs and Personal-only expenses.	OTC
Expectorants	Prescription required. See Cough Suppressants.	OTC
Eye drops	Prescription required.	OTC
Eye examinations, eyeglasses, equipment and materials	Yes, if the eye exam is for medical reasons and the eyeglasses and lenses are prescribed by a physician for such reasons. Materials and equipment needed for using the eyeglasses, such as cleaner, should be medical care too. Also see Contact lenses and Sunglasses.	
Face creams and moisteners	Generally, no. See Cosmetics; Toiletries; Cosmetic procedures and Personal-only expenses.	OTC
Face lifts	Generally, no. see Cosmetic procedures and Personal-only expenses.	
Feminine hygiene products	Generally, no, since these will ordinarily be considered used to maintain general health. See Toiletries and Cosmetics. There may be exceptions (e.g., if a medical practitioner's note evidences that they are used to alleviate a specific medical	OTC

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	condition). See Incontinence supplies and Menstrual pain relief products.	
Fertility treatments	Yes, to the extent procedures are intended to overcome an inability to have children. 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 intrafallopian transfer). Expenses paid to or for an in vitro surrogate may not be medical care unless the surrogate is a tax dependent. See Egg donor fees; Eggs and embryos; Sperm, storage of; Surrogate expenses; Legal fees in connection with fertility treatments; Pre-payments.	
Fever reducing medication	Yes. This item is primarily used for medical care.	OTC
Fiber supplements	No, if just taken daily as a supplement to a normal diet. Yes, under narrow circumstances, if prescribed by a medical practitioner to treat a specific medical condition for a limited time. Because this is a dual-purpose item, a medical practitioner's prescription evidencing that the pills are used to treat a specific medical condition is advisable. See Dual-purpose expenses; Personal-only expenses; Dietary supplements; Prenatal vitamins and Special foods.	OTC
First aid cream	Prescription required. See Drugs and medicines.	OTC
First aid kits	Yes. Such items are primarily for medical care.	OTC
Fitness programs	See Exercise equipment or programs.	
Flu shots	Yes. Immunizations to prevent disease should qualify, even though no medical condition has been diagnosed.	
Fluoridation device	Yes. But for fluoridation services, the reimbursable amount is limited to the cost allocable to the current plan year. The device must meet the "but-for" test.	OTC

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Foods	See Special foods; Meals; Alternative healers, dietary substitutes; Drugs and medicines; and Personal-only expenses.	OTC
Founder's fee	Generally, no. Although portions of the monthly service fees (also called lifecare or founder's fees, which may also be paid as a lump sum) may be deductible, they will generally not be reimbursable. For example, if the fees are for "qualified long-term care expenses" or if they function like insurance premiums, a health FSA cannot reimburse them. And if the fees are prepaid, reimbursement cannot be made until the medical care is provided. Unless the portion attributable to medical treatment within the current plan year is separately stated no portion would be reimbursable. See Lifetime care.	
Funeral expenses	No. These are not for medical care.	
Gambling problem, treatment for	Maybe. See Alcoholism treatment.	
Gauze pads	Yes. Such items are primarily for medical care—they mitigate injuries to the body.	OTC
Genetic testing	A gray area. To the extent that testing is done to determine possible defects (for example, if the mother is over age 35), it's probably medical care. But not if it's done just to determine sex of the fetus. See Personal-only expenses.	
GIFT (Gamete intrafallopian transfer)	Yes. See Fertility treatments.	
Glucosamine	Yes, if used primarily for medical care (e.g., to treat arthritis), not just to maintain general health. As a dual-purpose expense, a medical practitioner's note evidencing that the item is used to treat a specific medical condition is advisable. See Dual-purpose expenses.	OTC
Glucose monitoring equipment	Yes. Items such as blood glucose meters and glucose test strips are diagnostic items and are primarily for medical care. Also see Blood sugar test kit.	OTC
Guide dog; other animal	Yes, if the expense is for buying, training	

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aide	and caring for animals used by a visually-impaired or hearing-impaired person. Veterinary fees for such animals may also qualify as medical care. See Veterinary fees.	
Hair colorants	Generally, no. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Hair removal and transplants	Generally, no. See Cosmetic procedures; Personal-only expenses; Drugs and medicines.	
Hand lotion	Generally, no. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Headache medication	Prescription required.	OTC
Health club dues and fees	Under the IRS's revised interpretation, health club dues incurred primarily for medical care could be reimbursed even though such expenses are still not deductible. Because these are dual-purpose expenses, adequate substantiation would include a medical practitioner's recommendation that the individual join a health club in order to treat a disease, such as obesity. The expense must not have been incurred "but for" the disease (e.g., if the participant belonged to the health club before being diagnosed, then the dues would not be reimbursable). When treatment is no longer needed, the dues would cease being reimbursable. See Weight-loss programs; Dual-purpose expenses; and Personal-only expenses.	
Health institute fees	Yes, if paid to the health institute for treatment recommended by a physician who makes a written statement that it is necessary to alleviate a physical or mental defect or illness.	
Health reimbursement arrangements (HRAs)	No. Expenses reimbursed by an HRA cannot also be reimbursed under a health FSA---there is no "double-dipping" allowed.	
Hearing aids	Yes, for the costs of the hearing aid and its batteries.	OTC
Hemorrhoid treatments	Yes. These items are primarily for medical care. See Drugs and medicines.	OTC

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Herbs	See Vitamins.	OTC
Holistic or natural healers, dietary substitutes and drugs and medicines	Maybe. See Alternative healers.	
Home care	Yes, if the expenses qualify as nursing services; see Nursing services. No, if they are qualified long-term care services; see Long-term care services.	
Hormone replacement therapy (HRT)	Yes, if used primarily for medical care (e.g., OTC hormone therapy can be used to treat symptoms such as hot flashes, night sweats, etc. for menopause); no, if they are primarily for maintaining general health. As a dual-purpose item a medical practitioner's note evidencing that the items are used to treat a specific medical condition is advisable. See Drugs and Medicines; Dual-purpose expenses; Personal-only expenses.	
Hospital services	Yes. Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution are reimbursable if the main reason for being there is to get medical care. Also see Nursing services; Long-term care services; Meals at a hospital; and Lodging at a hospital.	
Hot packs	Yes, if used to alleviate a specific medical condition. See Dual-purpose expenses.	OTC
Household help	No, even if a medical practitioner recommends such help, unless the expenses qualify as nursing services. See Nursing services. In some cases, these may be reimbursable under a DCAP, if the household services are incidental to custodial care of a dependent, or spouse incapable of self-care.	
House improvements (such as exit ramps, widening doorways, etc.)	Maybe, if done to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense may be reimbursed only to the extent that the improvement cost exceeds the increase in property value. If the improvement doesn't increase the property value at all, then the participant may claim	

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	the entire cost. Items that usually don't increase property value include constructing entrance or exit ramps, widening or modifying doorways or hallways, installing railings or support bars to bathrooms, lowering or modifying kitchen cabinets or equipment, moving or modifying electrical outlets and fixtures, installing porch lifts, modifying fire alarms or smoke detectors, modifying other warning systems, and modifying stairways. See Capital expenses; Elevators; Air conditioning; Dual-purpose expenses; and Personal-only expenses.	
Illegal operations and treatments	No, even if they are rendered or prescribed by licensed medical practitioners. See Controlled substances.	
Immunizations	Yes. Immunizations to prevent disease (such as tetanus or well-baby shots) should qualify, even if no medical condition has been diagnosed.	
Inclinor	Yes, if it otherwise qualifies as medical care, is detachable from the property and is purchased only for use by the person with the medical condition. See Capital expenses and Dual-purpose expenses.	
Incontinence supplies	Possibly, if used to relieve the effects of a particular disease. For example, adult diapers used to relieve incontinence for adults may be reimbursable, even though diapers for healthy newborns aren't. Although a personal element may be involved in using adult diapers, they wouldn't have been bought "but for" the medical condition. See Diapers; Dual-purpose expenses; and Personal-only expenses.	OTC
Infertility treatments	See Fertility enhancement; Egg donor fees; Eggs and embryos; Sperm, storage of; Surrogate expenses; Pre-payments.	
Insect bite creams and ointments	Yes. Such items are primarily for medical care. See Drugs and medicines.	OTC
Insulin	Yes. Equipment needed to inject the insulin,	OTC

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	such as syringes or insulin pumps, would most likely also qualify as a medical expense. Also see Glucose monitoring equipment .	
Insurance premiums	No. Amounts that a participant pays for insurance to cover medical care (hospitalization, surgery, drugs, etc.) aren't reimbursable under a health FSA, even though the underlying insurance is for medical care. Even though insurance premiums are deductible as medical care on a tax return, health FSAs are prohibited from reimbursing them. See COBRA premiums .	
IVF (in vitro fertilization)	See Fertility enhancement; Eggs and embryos; Sperm, storage of; Surrogate expenses; Pre-payments for services .	
Laboratory fees	Yes, if they are part of medical care.	
Lactation consultant	Maybe. 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 be allowable.	
Lamaze classes	Some of it. Expenses may be reimbursable to the extent that instruction relates to birth and not childrearing. The fee will have to be apportioned to exclude instruction in topics such as newborn care. Also, amounts for the coach or significant other aren't eligible. See dual-purpose expenses; Personal-only expenses .	
Language training	Yes, if for a child with dyslexia or a disabled child. But school fees for regular schooling normally don't qualify.	
Laser eye surgery; Lasik	Yes, because the procedure is done. Also see Radial keratotomy and Vision correction procedures .	
Late fees	No, these are not for medical care.	
Laxatives	Prescription required. See Diarrhea medicine .	OTC
Lead-based paint removal	Yes, for the expense of removing lead-based paints from surfaces in the participants home to prevent a child who has (or has had) lead poisoning from eating the paint. These	

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	surfaces must be in poor repair and within the child’s reach. But the cost of repainting the scraped area isn’t reimbursable. If instead of removing the paint the area is covered with wallboard or paneling, see Capital expenses . The cost of painting the wallboard isn’t a medical expense. See Personal-only expenses .	
Learning disability	Yes. 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) are reimbursable if prescribed by a doctor. Also see Schools and education, special .	
Legal fees in connection with fertility treatments	Possibly, if the legal fees are in connection with a medical procedure performed upon the participant (or his or her spouse or dependent). Legal fees for preparing a contract preparatory to the provision of a donated egg from an egg donor the taxpayer constituted medical care because the expenses were preparatory to the taxpayer’s own medical procedure. In contrast, legal fees incurred in connection with a procedure performed on a surrogate mother did not constitute medical care because neither the surrogate nor her unborn child was the taxpayer or the taxpayer’s spouse or dependent. See Legal fees, general .	
Legal fees, general	Legal fees may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care to a taxpayer—for example, if the medical care could not have been provided without legal assistance. Fees for legal services retained to authorize treatment for mental illness may be reimbursable. But legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren’t necessary for medical care aren’t reimbursable. Neither are divorce costs. See Legal fees in	

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	connection with fertility treatments; Dual-purpose expenses; and Personal-only expenses.	
Lifetime care-advance payments	Generally, no. Although portions of the monthly service fees (also called lifecare or founder’s fees, which may also be paid as a lump sum) may be deductible, they will generally not be reimbursable. For example, if the fees are for “qualified long-term care expenses” or if they function like insurance premiums, a health FSA cannot reimburse them. And if the fees are prepaid, reimbursement cannot be made until the medical care is provided. Unless the portion attributable to medical treatment within the current plan year is separately stated no portion would be reimbursable. See Founder’s fee.	
Lipsticks	No. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Liquid adhesive for small cuts	Yes. This item is primarily for medical care.	OTC
Lodging at a hospital or similar institution	Yes, if the main reason for being there is to receive medical care. See Meals at a hospital or similar institution and Schools and education, residential.	
Lodging not at a hospital or similar institution	Yes, up to \$50 per night 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 licenses hospital or medical care facility related to a licenses hospital; (3) the lodging isn’t lavish or extravagant (the \$50 limit ought to take care of this); and (4) there is no significant element of personal pleasure, recreation or vacation in the travel. Also see Meals not at a hospital; Personal-only expenses.	
Lodging of a companion	Yes, if accompanying a patient for medical reasons and all of the conditions described above are also met. For example, if a parent is traveling with a sick child, up to \$100.00 per night (\$50 for each person) can be reimbursed. See Lodging not at a hospital	

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	or similar institution.	
Lodging while attending a medical conference	No. See Medical conference admission, transportation, etc. Also see Meals while attending a medical conference.	
Long-term care services that are qualified long-term care services	Certain qualified long-term care services may not be reimbursable under a health FSA	
Makeup	No. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Marijuana or other controlled substances in violation of federal law	No. See Controlled substances and Illegal operations and treatments.	
Massage therapy	Generally, no, unless recommended by a physician to treat a specific injury or trauma. The costs of a massage just to improve general health aren't reimbursable. A letter from a medical practitioner evidencing that the individual has a health condition and that the massage therapy is being used to treat the condition might make the expense reimbursable. Also see Dual-purpose expenses; Personal-only expenses.	
Mastectomy-related special bras	Generally, no, unless a medical practitioner prescribes one for treating mental health. See Reconstructive surgery following a mastectomy.	
Maternity clothes	No. See Personal-only expenses.	
Mattresses	Generally, no, unless the mattress is used almost exclusively to treat a medical condition. Then, the IRS will consider (1) the severity of the medical condition; (2) uniqueness of the mattress or hospital bed or just a more expensive "extra-firm" mattress); and (3) lack of function as regular furniture. Also see Capital expenses; Dual-purpose expenses; and Personal-only expenses.	
Meals at a hospital or similar institution	Yes, if the main reason for being there is to receive medical care. See Lodging at a hospital or similar institution; Schools and education, residential; and Schools and education, special.	
Meals not at a hospital or	No. The IRS has taken the position that	

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similar institution	expenses for meals and lodging while traveling to receive medical treatment aren't medical care. Also see Lodging not at a hospital.	
Meals of a companion	No, even if accompanying a patient for medical reasons. Also see Lodging of a companion.	
Meals; attending a medical conference	No. See Medical conference admission, transportation, etc.	
Medic Alert bracelet or necklace	Yes, if recommended by a medical practitioner in connection with treating a medical condition.	
Medicare Part B premiums	No. Medicare Part B premiums, like health insurance premiums, are not reimbursable under a health FSA. See Insurance premiums.	
Medical conference admission, transportation, meals, etc.	Yes. Expenses for admission and transportation to a medical conference relating to a chronic disease of the participant, the participant's spouse or dependent are reimbursable, if the conference is primarily for and essential to the person in need of medical care. Includes transportation expenses to the city where the conference is held, plus local transportation to the conference. 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 aren't reimbursable. And any social and recreational activities must be purely secondary to the conference. Also see Personal-only expenses.	
Medical information plan changes	Yes, to cover the current year's storage costs. These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for the participant (or the participant's spouse's or dependent's) medical care.	
Medical monitoring and testing devices	Yes. Examples of such devices are blood pressure monitors, syringes, glucose kit, etc. Also see Blood sugar test kit; Body scan; Diagnostic services; Glucose monitoring	OTC

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	equipment; Ovulation Monitor; and Pregnancy testing kit.	
Medical Newsletter	Generally, no. Although a newsletter may discuss current information about treatments for a specific medical condition, the newsletter itself does not directly treat the condition.	
Medical records charges	Yes. An example is the fee associated with transferring medical records to a new medical practitioner.	
Medical savings accounts (Archer MSAs)	No. Expenses reimbursed under an Archer MSA cannot also be reimbursed under a health FSA—there is no “double dipping” allowed.	
Medical services	Yes. This means expenses of legal medical services recommended by physicians, surgeons, specialists and other medical practitioners.	
Medicines and drugs	Prescription required for over-the-counter Drugs and medicines.	OTC
Menstrual pain relievers	Yes. Products taken to prevent or alleviate menstrual pain and cramps are primarily for medical care. See Drugs and medicines.	OTC
Mentally-retarded, special home for	The cost of keeping a mentally-retarded 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 be reimbursable. Also see Schools and education, residential.	
Missed appointment fess	No, this is not for medical care.	
Moisturizers	No, this is not for medical care. See Cosmetic, Toiletries, and Personal-only expenses.	OTC
“Morning after” contraceptive pill	Yes, see Birth control pills and Contraceptives.	OTC
Motion sickness pills	Yes. Such items are primarily for medical care. See Drugs and medicines.	OTC
Mouthwash	Generally, no. See Cosmetics; Toiletries; and Personal-only expenses. However, a special mouthwash prescribed by a medical practitioner for the treatment of gingivitis might be allowable.	OTC

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Nail polish	No. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Nasal strips or sprays	It depends on what the nasal product is used to treat. Nasal sprays or strips that are used to treat sinus problems are primarily for medical care. Those that are used to prevent snoring are dual-purpose expenses—thus, using sprays or strips to prevent run-of-the-mill snoring wouldn't be reimbursable, but using them to prevent snorers from suffering from sleep apnea might be. If strips or sprays are used to treat snoring, a medical practitioner's note evidencing that the product is used to treat a specific medical condition is advisable. See Drugs and medicines; Dual-purpose expenses; and Personal-only expenses.	OTC
Naturopathic healers, dietary substitutes and drugs and medicines	Maybe. See Alternative healers; Drugs and medicines; Personal-only expenses; dual-purpose expenses; Special foods; Vitamins.	
Nicotine gum or patches	Prescription required. See Drugs and medicines.	OTC
Non-prescription drugs and medicines	Prescription required. See Drugs and Medicines.	OTC
Norplant insertion or removal	Yes. Also see Contraceptives; Birth-control pills; Vasectomy and Spermicidal foam.	
Nursing home expenses	Sometimes. Expenses for medical care in a nursing home or home for the aged for the participant (or his or her spouse or dependent), including meals and lodging, are reimbursable if the main reason for being there is to get medical care. If the primary reason for being in the home is not to get medical care (e.g., is for personal or family reasons), then the cost that is for medical care or nursing services may be reimbursable (but the cost of meals or lodging is not). But any expenses that are for qualified long-term care services cannot be reimbursed on a tax-free basis through a health FSA See Long-term care services.	

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Nursing services provided by a nurse or other attendant	Yes, including wages, nursing services and nurses' board, whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, so long as the services are of a kind generally performed by a nurse. These include services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming. But if the person providing nursing services also provides household and personal services, the amounts must be accounted for separately—only those for nursing services are reimbursable. Also, part of the cost paid for the attendant's meals, as well as additional costs for household upkeep, rent and utilities, may be reimbursable. Also see Nursing home and Long-term care services.	
Nursing services for a baby	No, not if the baby is normal and healthy.	
Nutritionist's professional expenses	Maybe, if the treatment relates to a specifically diagnosed medical condition. Probably not reimbursable if the expense is for general health. Also see Special foods.	
Nutritional supplements	Prescription required. See Dietary Supplements.	OTC
Obstetrical expenses	Yes.	
Occlusal guards to prevent teeth grinding	Yes.	
One-a-day vitamins	Generally, no. See Vitamins; Dual-purpose expenses; and Personal-only expenses.	OTC
Operations	Yes, if the operations are legal (and aren't for cosmetic procedures). See Cosmetic procedures.	
Optometrist	Generally, yes. Also see Eye exams and eyeglasses.	
Organ donors	See Transplants.	
Orthodontia	Generally, yes, unless the care is for cosmetic procedures. Also see Cosmetic procedures; Pre-payments.	
Orthopedic shoes and	Costs of specialized orthopedic items can	OTC

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inserts	only be reimbursed to the extent that they exceed ordinary personal use requirements (e.g., only the excess cost of the specialized orthopedic shoe over the cost of a regular shoe is reimbursable). See Dual-purpose expenses and Personal-only expenses.	
Osteopath fees	Yes, if the services are primarily for medical care.	
Over-the-counter (OTC) medicines	Prescription required. See Drugs and medicines.	OTC
Ovulation monitor	Yes. Also see Medical monitoring and testing devices.	OTC
Oxygen	Yes. This includes the expenses of oxygen and equipment for breathing problems caused by a medical condition.	
Pain relievers	Prescription required. See Drugs and medicines.	OTC
Patterning exercises	Yes. These exercises consist mainly of coordinated physical manipulation of a child's arms and legs to imitate crawling and other normal movements. Expenses of hiring someone to give patterning exercises to a mentally-retarded child are reimbursable.	
Perfume	No. See Toiletries; Cosmetics; and Personal-only expenses.	OTC
Personal trainer fees	Yes, if these are incurred under a medical practitioner's recommendation that the individual use such assistance in order to treat a disease, such as obesity. The expense must not have been incurred "but for" the disease (e.g., if the participant was working with a personal trainer before being diagnosed, these would not be reimbursable). See Weight-loss programs; Dual-purpose expenses; and Personal-only expenses.	
Personal-only expenses	Generally, no, unless the item is used primarily to prevent or alleviate a physical or mental defect or illness. Personal-only expenses are those ordinarily used for personal, living or family purposes. If an item is bought in a special form primarily	OTC

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	for medical care (and in its normal form is a personal-only item), the amount that may be reimbursed is limited to the excess of the cost of the special form over the cost of the normal form. See Cosmetics; Toiletries; Capital expenses.	
Physical exams	Generally, yes, but not employment-related physicals.	
Physical therapy	Generally, yes, so long as required for a specific medical condition	
Pregnancy test kits	Yes. Also see Ovulation monitor; Medical monitoring and testing devices; and Drugs and medicines.	OTC
Prenatal vitamins	Probably, yes. Because obstetricians routinely recommend prenatal vitamins for the health of unborn children, prenatal vitamins should be considered primarily for medical care. These items would also pass the important “but for” test in determining whether an items is really for medical care or just for general health. If taken during pregnancy, these would be considered primarily for medical care. It is unclear whether they would be for medical care if taken in advance of becoming pregnant. See Vitamins.	OTC
Pre-payments	No. Pre-payments for goods or services that have not yet been provided are not reimbursable under a health FSA	
Prescription drugs	See Drugs and medicines.	
Prescription drug discount programs	Generally, no. This is a program where, for example, an individual pays a fee to get a card that provides for a 20% discount on all drugs. But a filled prescription may itself be reimbursable. See Drugs and Medicines.	
Preventive care screenings	Yes, if used for diagnosing medical issues.	
Propecia	Generally, no, if purchased for cosmetic purposes (e.g., to treat male pattern baldness), even if recommended by a medical practitioner. But may be reimbursable if it is for a specific medical condition that is not for cosmetic purposes or, if it is, if the Propecia ameliorates a	

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	deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease. See Cosmetic procedures; Drugs and medicines; Personal-only expenses.	
Prosthesis	Yes. See Artificial limb.	
Psychiatric care	Yes. Expenses include the cost of supporting mentally-ill dependent at a special center that provides medical care.	
Psychoanalysis	Yes, except for any expense resulting from training to be a psychoanalyst. It must be provided for medical care (and not just for the general improvement of mental health, relief of stress or personal enjoyment). Also see Psychologist; Therapy; and Personal-only expenses.	
Psychologist	Yes, if expenses are for medical care. It cannot be just for the general improvement of mental health, relief of stress or personal enjoyment. Also see Therapy and Personal-only expenses.	
Radial keratotomy	Yes. Amounts paid for radial keratotomy are reimbursable because the procedure is done to promote the correct function of the eye. Corneal ring segments (removable plastic half-rings that correct vision) are probably also reimbursable. See Laser eye surgery and Vision correction procedures.	
Reading glasses	Yes, if they correct a defect. See Eye examinations, eyeglasses, etc, and Personal-only expenses.	OTC
Recliner chairs	Generally, no, unless used almost exclusively to treat a specific medical condition and as prescribed by a physician. The IRS will probably consider similar factors to those listed under Mattresses. But see Personal-only expenses.	
Retin-A	Generally, no, if purchased for cosmetic purposes (for example, to reduce wrinkles), even if recommended by a medical practitioner. But may be reimbursable if prescribed by a physician for a specific	OTC

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	medical condition (such as for acne vulgaris) and not for cosmetic purposes. See Acne treatment; Cosmetic procedures; Personal-only expenses; Drugs and medicines.	
Rogaine	Generally, no, if purchased for cosmetic purposes. But may be reimbursable if it is prescribed for a specific medical condition. See Propecia and Drugs and medicines.	OTC
Rubbing alcohol	Yes, if used primarily for medical care; no, if used for personal purposes (e.g., cleaning items that are not for medical care).	OTC
Rubdowns	Generally, no, unless a physician determines that these are necessary to treat a specific illness. See Massage therapy and Personal-only expenses and services.	
Safety glasses	No, unless prescription glasses. See Eye examinations, eyeglasses, etc.	OTC
Schools and education, residential	Certain payments made to a residential school or program to treat individuals for behavioral, emotional and/or addictive conditions are reimbursable if the primary purpose of the program is medical care. (Educational services may be an incidental but not primary component.) Whether someone is attending to receive medical care is a question of fact that must be determined for each individual—just because a school or program provides medical care to some participants does not mean that it necessarily provides medical care to all participants. If the child is at the school, simply to benefit from the courses and disciplinary methods, the expenses won't qualify—sending a person to attend a program to resolve bad personal attitudes in a structured environment does not constitute medical care. See Schools and education, special.	
Schools and education, special	Payments made to a special school for a mentally-impaired or physically-disabled person are reimbursable if the main reason for using the school is its resources for relieving the disability. This includes	

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	teaching Braille to a visually-impaired child, teaching lip reading to a hearing-impaired child, and giving remedial language training to correct a condition caused by a birth defect. Meals, lodging and ordinary education supplied by the special school is only 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. Also see Schools and education, residential.	
Screening tests	Yes, if the tests are used for medical diagnosis. Examples include hearing, vision and cholesterol screenings. Also see body Scan and Diagnostic Services.	
Seeing-eye dog	Yes. See Guide dog.	
Shampoos and soaps	Generally, no. See Cosmetics; Toiletries; and Personal-only expenses. But if a medical practitioner diagnoses the person as having a specific skin condition (such as psoriasis) and prescribes a special treatment (e.g., a medicated shampoo) to be applied for a limited period of time that might be reimbursable. See Dual-purpose expenses.	OTC
Shaving cream or lotion	No. See Toiletries; Cosmetics; and Personal only expenses.	OTC
Shipping and handling fees	Shipping and handling fees incurred to obtain an item that constitutes medical care (e.g., drugs or medicine) are inextricably linked to the cost of the medical care and therefore are reimbursable.	
Sick-child facility	Probably not, unless the primary purpose of the facility is for medical care.	
Sinus medications	Yes. Such items are primarily for medical care. See Drugs and medicines and Nasal strips and sprays.	OTC
Skin moisturizers	Generally, no. See Cosmetics; Toiletries; and Personal-only expenses.	OTC
Sleep deprivation treatment	Probably yes with respect to testing and treatment if the person is under the care of a medical practitioner.	
Smoking cessation (stop-	Generally, yes. Amounts paid for a stop-	

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smoking) programs	smoking program are reimbursable, as are amounts for prescribed drugs. OTC drugs and medicines used to stop smoking would also be reimbursable with a prescription. See Drugs and Medicines .	
Special foods (such as foods needed for a gluten-free or salt-free diet)	Yes, if prescribed by a physician to treat a specific illness or ailment, and if the foods do not substitute for normal nutritional requirements. But the amount that may be reimbursed is limited to the amount that the cost of the special food exceeds the cost of commonly available versions of the same product. See Vitamins; Drugs and medicines; Dual-purpose expenses; and Personal-only expenses .	
Spermicidal foam	Yes. See Contraceptives .	OTC
Sperm, storage fees	Maybe, with respect to fees for temporary storage, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably aren't considered to be for medical care. "Temporary" is not defined; however, one consideration might be whether it is within the same plan year. Also see Fertility enhancement; Dual-purpose expenses; Eggs and embryos; Surrogate expenses; Pre-payment for services .	
St. John's Wort	Prescription required. See dual-purpose expenses and Personal-only expenses .	OTC
Stem cell, harvesting and/or storage of	Perhaps, if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and storing 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. See DNA collection and storage; Umbilical cord freezing and storing of; Dual-purpose expenses; and Pre-payments .	
Sterilization procedures	Yes. Sterilization means the cost of a legally-performed operation to make a	

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	person unable to have children. Also see Vasectomy.	
Student health fee	No, if the fee is simply the cost of belonging to the program—such fees aren’t reimbursable because they are premiums for medical care generally. They may be reimbursable if the expenses are separately broken down and are for specific medical services. See Insurance premiums and Tuition including separate breakdown for medical expenses.	
Sunglass clips	No, if they are not corrective. Also see Sunglasses and Personal-only expenses.	OTC
Sunglasses	Yes, if they are prescription sunglasses. Reimbursable amounts include the expenses of eye examinations and eyeglasses and lenses needed for medical reasons. Possibly, non-prescriptive sunglasses recommended by a physician to alleviate an eye condition may be reimbursable. Also see Personal-only expenses.	OTC
Sunburn creams and ointments	Yes, if used for a specific sunburn condition (and not as regular skin moisturizers). See Drugs and medicines; Sunscreen; and Suntan lotion.	OTC
Sunscreen	Probably not, as it would be very difficult to distinguish from suntan lotion (a cosmetic expense). Items that are primarily cosmetic but contain a sunscreen component would not qualify. Could possibly qualify if the individual has a prior history of skin cancer and would not have bought the sunscreen “but for” the medical condition. See Personal-only expenses.	OTC
Supplies to treat medical condition	Yes, if the medical supply is used to diagnose or treat a specific medical condition and isn’t a personal comfort item. Also see Bandages; Crutches; and Personal-only expenses.	
Surgery	Generally, yes. See Operations.	
Surrogate expenses	Generally, no, even if they are for medical care of the surrogate or her unborn child. In order to be medical care for the participant	

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	<p>or the participant's spouse or dependent, the procedure must be performed upon one of those individuals—typically neither the surrogate nor her unborn child will qualify. Also see Fertility enhancement; Egg donor fees; Eggs and embryos; Legal fees in connection with fertility treatments; Sperm, storage of.</p>	
Swimming lessons	<p>Generally, no, if they're just to improve general health, even if recommended by a medical practitioner. But they might be reimbursable if prescribed for a specific medical condition (e.g., as part of a rehabilitation program after surgery). See Personal-only expenses.</p>	
Swimming pool maintenance	<p>Generally, no if the swimming pool is used for recreation. However, if the swimming pool is used primarily for medical care by someone who has been diagnosed with a medical condition and a medical practitioner has substantiated that the pool is part of the medical treatment, then the cost of maintaining the pool might be reimbursable. See Personal-only expenses.</p>	
Tanning salons and equipment	<p>Generally, no, if they're just to improve general health or for cosmetic purposes, even if recommended by a medical practitioner. See Cosmetic procedures and Personal-only expenses. They might be reimbursable if recommended for a specific medical condition (such as a skin disorder), so long as there is no personal element or use of the equipment by other family members.</p>	
Taxes on medical services and products	<p>Generally, yes, to the extent that the tax is imposed on reimbursable medical care or products. This includes local, sales, service and other taxes.</p>	
Teeth whitening	<p>Generally, no, at least not if tooth discoloration is simply the result of aging and the whitening is done for cosmetic purposes. But if tooth discoloration (rising to the level of a deformity) was caused by</p>	

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	disease, birth defect or injury, expenses for teeth whitening might be reimbursable. See Cosmetic procedures; Personal-only expenses.	
Telephone for hearing-impaired persons	Yes, for the expenses of buying an repairing special telephone equipment for a hearing-impaired person. See Capital expenses.	
Television for hearing-impaired persons	Yes, for equipment that displays the audio part of television programs as subtitles for hearing impaired persons. But the reimbursable amount is limited to the cost that exceeds the cost of the regular item. For example, the cost of an adapter that attaches to a regular set or the cost of a specially-equipped television is reimbursable only to the extent that it exceeds the cost of a regular model. See Capital expenses.	
Therapy	Yes, if provided for medical care (and not just for the general improvement of mental health, relief of stress or personal enjoyment). See also Patterning exercises; Psychoanalysis; Psychologist; and Schools and education, residential/special.	
Thermometers	Yes. These items are primarily for medical care. See Supplies to treat medical condition.	OTC
Throat lozenges	Prescription required. See Drugs and medicines.	OTC
Toiletries	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. Also see Cosmetics and Personal-only expenses.	OTC
Toothache and teething pain relievers	Prescription required. See Drugs and medicines.	OTC
Toothbrushes	No, even if a dentist recommends special ones (e.g., electric or battery-powered) to treat a medical condition (e.g., gingivitis). This is an item that is primarily used to maintain general health—a person would still use it even without the medical	OTC

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	condition (i.e., it does not pass the “but for” test). Thus, it is not primarily for medical care. See Toiletries; Cosmetics; and Personal-only expenses.	
Toothpaste	No, even if a dentist recommends special ones to treat a medical condition (e.g., gingivitis). This is an item that is primarily used to maintain general health—a person would still use it even without the medical condition (i.e., it does not pass the “but for” test). Thus, it is not primarily for medical care. But topical creams or other drugs (e.g., fluoride treatment) used to treat a dental condition would be reimbursable, so long as they are primarily for medical care. See Toiletries; Cosmetics; Personal-only expenses; and Drugs and medicines.	OTC
Transplants	Yes, for surgical, hospital, and laboratory services, and transportation expenses for organ donors.	
Transportation costs of disabled individual commuting to and from work	No, these are personal expenses not for medical care.	
Transportation to and from a medical conference	See Medical conference admission, transportation, meals, etc.	
Transportation and travel expenses for person receiving 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 (12 cents a mile for 2003 expenses, 14 cents a mile for 2004) is reimbursable for use of car to obtain medical care. Parking fees and tolls can also be reimbursed. The “primarily for and essential to medical care” standard can be difficult to substantiate when the trip also involves personal expenses. See Personal-only expenses.	
Transportation of someone other than the person receiving medical care	Yes, in some cases. Transportation expenses of the following persons may be reimbursed: (1) a parent who must go with a child who needs medical care; (2) a nurse or	

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	other person who gives injections, medication or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) the individual's visits to see a mentally-ill dependent, if recommended as part of treatment. Also see Lodging not at a hospital or similar institution.	
Treadmill	Generally, no, unless required to treat an illness (such as obesity) diagnosed by a physician. See Exercise equipment; Capital expenses.	
Tuition for special needs program	Probably not, unless the primary purpose is for medical care. Includes reading program for dyslexia. See Learning disability; Schools and education, special; and Schools and education, residential.	
Tuition evidencing separate breakdown for medical expenses	Yes, to the extent that charges for medical expenses are separately broken down in a bill for tuition or a college or private school and are for specific medical services (and are not premiums for medical care generally) See Student health fee and Insurance premiums.	
Ultrasound, prenatal	Yes, if used to determine the health and development.	
Umbilical cord, freezing and storing of	Perhaps, if there is a specific medical condition that the umbilical cord is intended to treat. Collection and storage indefinitely, just in case it is needed, is not medical care. "Temporary" is not defined—one consideration might be whether it is within the same plan year. 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 be allowable. See Dual-purpose expenses and Pre-payments.	
Usual and customary charges, excess	Yes. Medical expenses in excess of an insurance plan's usual, customary and reasonable charges are reimbursable if the underlying expense would be reimbursable as medical care.	

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Vaccines	Yes. See Immunizations.	
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. May be reimbursable if the procedure promotes the proper function of the body or prevents or treat an illness or disease. See Cosmetic procedures and Personal-only expenses.	
Vasectomy	Yes. See Sterilization.	
Vasectomy reversal	Yes. See Sterilization.	
Veneers	No, since this is for a cosmetic purpose. See Cosmetic procedures and Personal-only expenses.	
Veterinary fees	Yes, if the veterinary fees are incurred for the care of a guide dog for the seeing-impaired or hearing-impaired, or for other animals specially trained to assist persons with physical disabilities. Otherwise, no.	
Viagra or other Erectile Dysfunction (ED) treatment	Yes, if prescribed by a physician to treat a medical condition.	
Vision correction procedures	Yes, medical procedures that correct vision, including laser procedures such as Lasik and radial keratotomy are reimbursable. Also see Laser eye surgery and Radial Keratotomy.	
Vision discount programs	Generally, no. See Insurance Premiums. But reimbursement is allowable to the extent that an expense is for actual medical treatment (such as a medical exam).	
Vitamins	No, if they are used to maintain general health (e.g., one-a-day vitamins). Yes, under narrow circumstances, if prescribed by a medical practitioner for a specific medical condition (e.g., a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency). Because this is a dual-purpose item, a medical practitioner's prescription evidencing that the pills are used to treat a specific medical condition is advisable. See Pre-natal Vitamins; Dual-purpose expenses; Personal-only	OTC

List of Eligible and Ineligible Expenses with the Section 125 Health FSA and Health Savings Accounts (HSA)

Provided by Kushner & Company

	expenses; Dietary supplements; Special Foods.	
Walkers	Yes, if used primarily to aid disability or sickness.	OTC
Wart remover treatments	Perhaps. Prescription required. See Drugs and medicines and Cosmetic procedures.	OTC
Weight-loss programs and/or drugs prescribed to induce weight loss	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 (such as special pre-packaged meals) would not be reimbursable, since they just meet normal nutritional needs. See Exercise programs; Health clubs dues.	
Wheelchair	Yes. Expenses of buying, operating and maintaining a wheelchair are reimbursable if it is needed to relive sickness or disability.	
Wigs	Maybe, for the full cost of a wig prescribed by a physician for the mental health of a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation). Also see Personal-only expenses.	OTC
X-ray fees	Yes, if the X-rays are performed for medical reasons.	
Yeast infection medications	Prescription required.	OTC
YMCA day camp	Generally, no. See Personal-only expenses. However, if it is a special program that is therapeutic and treats a specific disability, then the expense might be reimbursable.	