

ELIGIBLE EXPENSES

The type of FSA you choose will determine what you can buy with the funds. Below are sample lists of potential eligible expenses under each account. Refer to your plan highlights to verify whether an expense is eligible.

TYPES OF ELIGIBLE EXPENSES

- **Medical FSA eligible expenses** are qualified medical products and services and over-the-counter (OTC) medical supplies and drugs/medicines (including dental and vision).
- **Limited Purpose FSA eligible expenses** are qualified dental and vision expenses.
- **Dependent Care FSA eligible expenses** are qualified child day care, nursery school and/or adult day care expenses.

Always check your plan highlights to verify if an item is eligible under your plan. To search for more eligible items, visit BenefitResource.com/eligible-expenses

MEDICAL FSA EXPENSES

A-G

- Acne medications
- Acupuncture
- Alcoholism treatment
- Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed)
- Ambulance
- Anti-fungal medicines (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Arthritis gloves
- Asthma devices and medicines
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Carpal tunnel wrist supports
- Chiropractors
- Circumcision
- Co-insurance amounts
- Cold sore medications
- Co-payments
- Cough, cold & flu remedies
- Counseling, when used to treat diagnosed medical condition
- CPAP devices
- Crutches
- Decongestants
- Diabetic supplies & insulin
- Diagnostic items/services
- Diaper rash ointments
- Dizziness pills
- Drug overdose and addiction treatment
- Durable medical equipment
- Ear supplies (e.g. wax removal)
- Flu shots
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Guide dog

H-Q

- Hospital services
- Immunizations
- Laboratory fees
- Lactation consultant
- Lactose intolerance pills
- Lodging at hospital or similar institution
- Mastectomy-related special bras
- Medical alert bracelet or necklace
- Medical monitoring and testing devices (e.g. blood-pressure monitoring devices, blood-sugar test kits/strips)

- Medical records charges
- Menstrual Care Products
- Midwife
- Motion sickness pills
- Nasal sprays for congestion (e.g. Afrin)
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Operations / Surgeries
- Organ donors
- Orthopedic shoe inserts
- Osteopath fees
- Ovulation monitor
- Oxygen
- Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
- Physical exams
- Physical therapy
- Pregnancy test kits
- Prescription drugs and medicines
- Preventive care screenings
- Prosthesis and artificial limbs
- Psychiatric care

R-Z

- Radial keratotomy
- Rehydration solution
- Screening tests (including cancer screening tests)
- Sleep-deprivation treatment
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Speech therapy
- Stop-smoking programs
- Suppositories
- Telehealth services
- Telephone equipment or television for hearing-impaired persons
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Transplants
- Transportation expenses for person to receive medical care, may include car mileage or alternative transportation costs
- Vaccines and immunizations
- Walkers/Wheelchair
- Wart remover medications
- X-ray fees
- Yeast infection creams (e.g. Monistat)

OTC ITEMS

- Adult incontinence products (e.g. Depends)
- Birth control products (e.g. prophylactics)
- First aid creams
- Contact lens solution
- Denture adhesives
- First aid supplies (e.g. band-aids)
- Foot insoles
- Gauze Pads
- Hearing aids/hearing aid batteries
- Heating pads/wraps, hot water bottles
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Pre-natal vitamins
- Rubbing alcohol
- Sunscreen (SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)
- Thermometers

LIMITED PURPOSE FSA EXPENSES

- Artificial teeth
- Dental sealants
- Dental services and procedures
- Eye examinations
- Eyeglasses
- Fluoridation services
- Laser eye surgery, Lasik
- Optometrist
- Orthodontia
- Reading glasses
- Vision correction procedures

DEPENDENT CARE FSA EXPENSES

- Adult care
- Before/after school care
- Child care & day care facilities
- In-home dependent care
- Nursery school

Over-the-Counter (OTC) Items

SAMPLE CHART OF ELIGIBLE EXPENSES

Please note that this is not a complete list, but is intended to provide Plan participants with examples to help determine what OTC items may be an eligible expense. Limited Medical FSA/HRA Plan participants should check their Plan Highlights to see if OTC items are eligible. Up-to-date information is available at BenefitResource.com.

ELIGIBLE OTC MEDICAL SUPPLIES

- Adult incontinence products (e.g. Depends)
- Birth control products (e.g. prophylactics)
- Breast pumps & lactation supplies
- Contact lens solution
- Denture adhesives
- First aid supplies (e.g. band-aids)
- Foot insoles
- Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)
- Hearing aid batteries
- Heat wraps (e.g. ThermoCare)
- Heating pads, hot water bottles
- Insulin & diabetic supplies
- Medicine dropper/spoon
- Motion sickness devices
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Pre-natal vitamins
- Sunscreen (Broad Spectrum SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)

ELIGIBLE OTC DRUGS AND MEDICINES (NO LONGER REQUIRING PRESCRIPTION)

- Acne medications
- Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed)
- Anti-fungal medications (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Cold sore medications
- Cough, cold & flu remedies
- Decongestants
- Diaper rash ointments
- Ear supplies (e.g. wax removal)
- First aid creams
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Lactose intolerance pills
- Menstrual Care Products
- Motion sickness pills
- Nasal sprays for congestion (e.g. Afrin)
- Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Suppositories
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Wart remover medications
- Yeast infection creams (e.g. Monistat)

DUAL-PURPOSE ITEMS

We advise you do not use your Card to pay for dual-purpose items unless you have a completed Medical Necessity Directive Form* from your health care provider (e.g. primary doctor, specialist.)

- Calcium supplements
- Fiber supplements
- Herbal medicines
- Homeopathic remedies
- Hormone therapy
- Joint supplements
- Nasal strips (e.g. Breathe Right)
- Vaporizers/humidifiers
- Vitamins/minerals/supplements

INELIGIBLE OTC ITEMS

DO NOT use your Card to pay for ineligible items.

- Baby diapers
- Cosmetics
- Deodorants, Shampoos, Soap
- Face creams, lotions, moisturizers
- Hair removal products
- Insect repellants
- Lip balms (e.g. Chapstick, Blistex)
- Mouthwashes
- Sport energy liquids, bars, etc.
- Stay awake aids (e.g. No Doz)
- Teeth whitening products
- Toiletries
- Toothpaste, toothbrush
- Wrinkle reducers

*The Medical Necessity Directive Form can be obtained from the Forms section at BenefitResource.com.