

Medical FSA and HSA Expense Eligibility List



The following is a summary of common expenses claimed against Medical Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs). Due to frequent updates to the regulations governing FSAs and HSAs, this list does not guarantee reimbursement but instead is to be utilized as a guide for the submission of claims. A definition of eligibility is as follows (all expenses are assumed to have been incurred during the active plan year):

Yes: The expense is eligible for reimbursement.

Dual-Purpose: The expense can be used for both medical and general health, convenience, and/or cosmetic purposes. As such, a completed Medical Necessity Form or a signed physician's note must be on file for the expense to be considered eligible.

Potentially: The expense can be considered eligible provided certain conditions or criteria (as specified in the Comments and Special Rules section) are satisfied. Depending on the nature of the expenses, a completed Medical Necessity Form or signed physician's note may need to be on file.

No: The expense is not eligible for reimbursement even with a physician's note or Medical Necessity Form.

Expense(s)	Eligible?	Comments and Special Rules
AA meetings, transportation to	Yes	
Acne treatment	Yes	Examples: Skin ID, Proactiv, and anything that primarily treats acne. However, the cost of regular skin care (e.g., face creams) does not qualify.
Acupuncture/Acupressure	Yes	
Adaptive equipment	Dual-Purpose	Includes various items that assist individuals in performing activities of daily living (e.g., feeding, bathing, and mobility). To qualify, the item must be used to relieve or alleviate sickness or disability. Depending on the nature of the item, only amounts above the cost of the regular version of the item will qualify. See also Capital expenses; Home improvements.
Adoption, pre-adoption medical expenses	Yes	Medical expenses incurred before an adoption is finalized will qualify if the child qualifies as your tax dependent when the services/items are provided.
Airborne	Yes	
Air purifier	Dual-Purpose	Special rules may apply. See also Capital expenses.
Alcoholism treatment	Yes	Amounts paid for in-patient treatment (including meals and lodging) at a therapeutic center for alcohol addiction will qualify.
Allergy medicines	Yes	Examples: Alavert, Claritin, Zyrtec
Alli	Dual-Purpose	

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Expense(s)	Eligible?	Comments and Special Rules
Alternative healers, dietary substitutes, and drugs and medicines	Dual-Purpose	Non-traditional healing treatments provided by professionals may qualify if provided to treat a specific medical condition. The treatments must be legal and the expenses will not qualify if the remedy is a food or substitute for food that the person would normally consume in order to meet nutritional requirements.
Ambulance	Yes	
Antacids	Yes	Examples: Maalox, Prilosec OTC, Zantac
Antibiotic ointments	Yes	Examples: Bacitracin, Neosporin
Antifungal products	Yes	
Anti-itch creams	Yes	Examples: Benadryl, Cortaid, Ivarest
Anti-snore guards	Dual-Purpose	The expense must be recommended to treat a diagnosed medical condition (e.g., sleep apnea).
Appearance improvements	No	See also Cosmetic procedures; Cosmetics; Toiletries.
Arch supports	Yes	
Arm sling	Yes	
Arthritis gloves	Yes	
Artificial limbs	Yes	
Artificial teeth	Yes	
Aspirin	Yes	
Asthma treatments	Yes	Includes asthma medications and delivery devices (e.g., inhalers and nebulizers).
Baby formula	Dual-Purpose	If your baby requires a special formula to treat an illness or disorder, the difference in cost between the special formula and routine baby formula can qualify.
Baby oil	No	
Baby powder	No	
Bactine	Yes	
Bandages, elastic	Yes	Examples: Ace bandages, arm sleeves, ankle braces
Bandages, for torn or injured skin	Yes	Examples: Bank-Aid, Curad
Biofreeze	Yes	
Birth control pills	Yes	
Birthing classes	Potentially	Expenses may qualify to the extent that instruction relates to birth and not childrearing. The fee should be adjusted to exclude instruction in topics such as newborn care. Expenses for the coach or significant other do not qualify.

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Blood-pressure monitoring devices	Yes	
Blood storage	Dual-Purpose	Fees for temporary storage may qualify under some circumstances such as where the blood is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition (e.g., in advance of a scheduled surgery for use in a possible transfusion). Fees for indefinite storage just in case the blood might be needed would not be considered medical care and do not qualify.
Blood-sugar test kits and test strips	Yes	
Body scans	Yes	Body scans employing MRIs and similar technologies are diagnostic services. See also Diagnostic items/services; Screening tests.
Breast pumps	Dual-Purpose	Will not qualify if used merely to benefit general health or for convenience, scheduling, or other personal reasons. However, may qualify if used for medical reasons. To show that the expense is primarily for medical care, a note from a physician recommending the item to treat a specific medical condition (e.g., breast abscess) is required.
Breast reconstruction surgery following mastectomy	Dual-Purpose	Will qualify to the extent that surgery was done following a mastectomy due to cancer. This is an exception to the general rules regarding cosmetic procedures. See also Cosmetic procedures.
Bug spray	Yes	
Caffeine pills	No	Example: No Doze
Calamine lotion	Yes	
Callous removers	Yes	Both the tool and liquid/lotion removers qualify.
Caltrate	Dual-Purpose	
Cane, walking	Yes	
Capital expenses	Dual-Purpose	May qualify if done to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense will qualify 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 entire cost may qualify. 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. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally required.

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Cardiac therapy	Yes	
Carpal tunnel wrist supports	Yes	
Cast covers	Yes	
Childbirth classes	Potentially	Expenses may qualify to the extent that instruction relates to birth and not childrearing. The fee should be adjusted to exclude instruction in topics such as newborn care. Expenses for the coach or significant other do not qualify.
Chiropractors	Yes	Chiropractic adjustments qualify; however, some chiropractors practice massage therapy. Massage therapy is considered dual-purpose and therefore must treat a specific medical condition to be considered a qualifying expense.
Chondroitin	Dual-Purpose	
Circumcision	Yes	
Cold medicine	Yes	Examples: Comtrex, Sudafed, Nyquil, Dayquil
Cold/hot packs	Yes	
Compression stockings	Yes	
Condoms	Yes	
Contact lenses, materials, and equipment	Yes	Contact lenses for solely cosmetic purposes (e.g., to change one's eye color) do not qualify.
Contraceptives	Yes	Examples: birth control pills, condoms, "morning-after" pills, spermicidal foam
Controlled substances in violation of federal law	No	If the substance violates federal law (e.g., the Controlled Substances Act), the expense would not qualify even if a state law allows its use with a physician's prescription (e.g., marijuana or laetrile prescribed to treat a specific medical condition).
Co-payments	Yes	
Corneal ring segments	Yes	
Cosmetic procedures	No	Most cosmetic procedures do not qualify. This includes cosmetic surgery or other procedures that are directed at improving the patient's appearance and don't meaningfully promote the proper function of the body or prevent or treat illness or disease. Examples include face lifts, hair transplants, hair removal (electrolysis), teeth whitening, and liposuction. However, procedures necessary to correct a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease may qualify.

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Expense(s)	Eligible?	Comments and Special Rules
Cosmetics	No	Cosmetics are articles used primarily for personal purposes and are intended to be rubbed, poured, sprinkled, sprayed, or otherwise applied to the human body for cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes, lipsticks, fingernail polishes, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes, and deodorants.
Cotton balls	No	
Cough drops/suppresants	Yes	Examples: Ludens, Halls, Ricola
Counseling	Dual-Purpose	Will qualify if for a medical reason. Marriage counseling doesn't qualify.
CPAP machine and headgear	Yes	
Crowns, dental	Yes	
Crutches	Yes	
Decongestants	Yes	Examples: Dimetapp, Sudafed, Mucinex
Dental floss	No	
Dental implants	Yes	
Dental sealants	Yes	
Dental treatment	Yes	Teeth whitening, veneers, and lumineers are the only exception as they are considered cosmetic in nature and do not qualify.
Dentures and denture adhesives	Yes	
Denture brush	No	
Denture cleaners	Yes	
Diabetic supplies	Yes	
Diagnostic items and 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, psychological conditions, and cancer. See also Body scans; Blood-pressure monitoring devices; Blood-sugar test kits and test strips.
Diaper rash ointments and creams	Yes	Example: Desitin
Diapers or diaper service	No	
Diarrhea medicine	Yes	Examples: Imodium, Kaopectate, Pepto Bismol
Dietary supplements	Dual-Purpose	The cost of dietary supplements, nutritional supplements, vitamins, herbal supplements, and natural medicines do not qualify if they are merely beneficial for general health (e.g., One-a-Day vitamins).

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Expense(s)	Eligible?	Comments and Special Rules
Diet foods	No	
Disabled dependent care expenses	Dual-Purpose	Such expenses will qualify if they are for medical care of the disabled dependent.
Discount programs	No	Fees paid to get access to products/services at a reduced cost will not qualify.
Doula	Potentially	Will only qualify to the extent that the doula provides medical care for the mother or child. Services such as emotional support, parenting information, child care, and housekeeping will not qualify.
Drug addiction treatment	Yes	Amounts paid for an inpatient's treatment at a therapeutic center for drug addiction will qualify.
Drug overdose, treatment of	Yes	
Drug screening	Potentially	If court ordered or part of a treatment program, it will qualify.
Ear plugs	Dual-Purpose	
Ear wax removal products	Yes	Examples: Debrox, Murine
Egg donor fees	Potentially	Amounts paid for the egg donor fee, an agency fee, an egg donor's medical and psychological testing, and the legal fees for preparation of the egg donor contract will qualify if preparatory to a procedure performed on you, your spouse, or your dependent.
Eggs and embryos, storage fees	Potentially	Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception aren't considered medical care
Electrolysis or hair removal	No	Can be approved in very rare circumstances if recommended by a physician to treat a specific condition such as hirsutism. A signed note from a physician recommending the treatment is required.
Epsom salt	Yes	
Exercise equipment or programs	Dual-Purpose	Qualifies only if a physician has recommended it to treat a diagnosed condition (e.g., obesity).
Expectorants	Yes	Examples: Comtrex, Robitussin
Eye drops	Yes	Example: Visine
Eye examinations, eyeglasses, equipment, materials, and repair	Yes	
Face creams	No	
Face lifts	No	See also Cosmetic procedures .
Feminine hygiene products	No	Examples: Tampons, maxi-pads
Fever-reducing medications	Yes	Examples: Aspirin, Motrin, Tylenol
Fiber supplements	Dual-Purpose	Fiber enriched foods such as wafers or yogurt will not qualify.

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Discovery Benefits simplify.®

Expense(s)	Eligible?	Comments and Special Rules
Finance charges	No	
First aid cream	Yes	
First aid kits	Yes	
Flavoring for medication	Yes	
Flu shots	Yes	
Funeral expenses	No	
Gauze pads	Yes	
Glasses	Yes	This includes computer and reading glasses which may be purchased over the counter without a prescription. Eyeglass cleaning supplies, glasses cases, and repair kits are also eligible.
Glucosamine	Dual-Purpose	
Glucose-monitoring equipment	Yes	Items such as blood glucose meters and glucose test strips are diagnostic items and are primarily for medical care. See also Blood-sugar test kits and test strips .
Guide dog, other service animal	Yes	Expenses for buying, training, and maintaining a service animal used by a disabled person would qualify; this includes the expenses of food and inoculations. Veterinary fees for such animals also qualify as medical care.
Hair removal and transplants	No	Can be approved in very rare circumstances if recommended by a physician to treat a specific condition such as hirsutism. A signed note from a physician recommending the treatment is required.
Health club fees	Dual-Purpose	
Health screenings	Yes	
Hearing aids	Yes	The costs of the hearing aid and batteries would qualify.
Heating pad	Yes	
Hemorrhoid treatments	Yes	Example: Preparation H
Home improvements	Dual-Purpose	May qualify if done to accommodate a disability. If the improvement is permanent and increases the value of the property, the expense will qualify 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 entire cost may qualify. 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. To show that the expense is primarily for medical care, a note from a physician recommending the item to treat a specific medical condition is normally required.

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Expense(s)	Eligible?	Comments and Special Rules
Homeopathic products	Dual-Purpose	
Hormone replacement therapy (HRT)	Dual-Purpose	
Hospital services	Yes	Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution qualify if the principal reason for being there is to get medical care.
Humidifier	Dual-Purpose	Special rules may apply. See also Capital expenses; Home improvements.
Hypnosis	Dual-Purpose	
Hysterectomy	Yes	
Immunizations	Yes	
Incontinence supplies	Yes	Examples: Poise Pads, Depends, Teena
Insect-bite creams and ointments	Yes	Examples: Benadryl, Cortaid
Insurance premiums	Depends on the plan	<p><i>Medical FSA (Flexible Spending Account):</i> Insurance premiums are never eligible with a Medical FSA.</p> <p><i>HSA (Health Savings Account):</i> Payments for health insurance premiums or contributions for self-funded health coverage generally aren't qualifying expenses. However, the following premiums will qualify for reimbursement from an HSA: COBRA coverage, a qualified long-term care insurance contract, any health plan maintained while the individual is receiving unemployment compensation under federal or state law, or, for those age 65 or older (whether or not they are entitled to Medicare), any deductible health insurance (e.g., retiree medical coverage) other than a Medicare supplemental policy. (Note: Long-term care insurance premium reimbursements that exceed certain limits will be treated as taxable and may be subject to an additional 10% excise tax.)</p>
Kleenex	No	
Lamaze classes	Potentially	Expenses may qualify to the extent that instruction relates to birth and not childrearing. The fee should be adjusted to exclude instruction in topics such as newborn care. Expenses for the coach or significant other do not qualify.
Language training	Dual-Purpose	Such expenses will qualify for a child with dyslexia or an otherwise disabled child.
Laser eye surgery; Lasik	Yes	
Late fees	No	(e.g., for late payment of bills for medical services)
Laxatives	Yes	Example: Ex-Lax

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Expense(s)	Eligible?	Comments and Special Rules
Learning disability, instructional fees	Dual-Purpose	If prescribed by a physician, tuition fees paid to a special school and tutoring fees paid to a specially trained teacher for a child who has learning disabilities caused by mental or physical impairments (e.g., nervous system disorders) will qualify.
Lifeline screenings	Yes	
Lice treatments	Yes	Examples: Rid, professional hair combing
Liquid adhesive for small cuts	Yes	See also Bandages, for torn or injured skin.
Lodging at a hospital or similar institution	Yes	Will qualify if the principal reason for being there is to receive medical care.
Lodging not at a hospital or similar institution	Potentially	Up to \$50 per night will qualify if the lodging is primarily for and essential to medical care provided by a physician in a licensed hospital or medical care facility related to (or equivalent to) a licensed hospital and there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 for each person).
Lodging while attending a medical conference	No	
Lotions	Dual-Purpose	
Lubricants	Yes	Example: KY Jelly
Lumbar support chair cushions	Dual-Purpose	
Makeup	No	
Marijuana or other controlled substances in violation of federal law	No	See also Controlled substances in violation of federal law.
Massage therapy	Dual-Purpose	
Maternity clothing	No	
Mattresses	Dual-Purpose	In rare cases, a portion of the expenditure might qualify if a unique type of mattress is prescribed by a physician to treat a specific medical condition. Only the difference in cost between the specialized mattress and the cost of a regular mattress would be reimbursable.
Meals at a hospital or similar institution	Potentially	Meals that are part of the cost of inpatient care at a hospital or similar institution will qualify if the principal reason for the recipient's being there is to receive medical care.
Meals not at a hospital or similar institution	No	
Meals of a companion	No	Won't qualify even if accompanying a patient for medical reasons.
Mederma	Yes	
Medical alert bracelet or necklace	Yes	

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Expense(s)	Eligible?	Comments and Special Rules
Medical records charges	Yes	For example, the fee associated with transferring medical records to a new medical practitioner will qualify.
Mentally handicapped, special home for	Dual-Purpose	The cost of keeping a mentally handicapped person in a special home (not a relative's home) on a physician's recommendation to help that person adjust to community living may qualify.
Mineral supplements	Dual-Purpose	
Missed appointment fees	No	
"Morning-after" contraceptive pills	Yes	
Motion sickness pills	Yes	Examples: Bonine, Dramamine
Mouthwash	No	
Multivitamins	No	Example: One-a-Day vitamins
Nasal strips or sprays	Dual-Purpose	Nasal strips or sprays that are used to treat sinus problems qualify as being primarily for medical care, as would those that are used to prevent sleep apnea. However, nasal strips or sprays used to prevent snoring and those used by athletes are not eligible.
Nebulizer	Yes	
Needle container	Yes	
Neti pots	Yes	
Nicotine gum or patches	Yes	Examples: Nicorette, Nicoderm
Norplant insertion or removal	Yes	
Nutritional supplements	Dual-Purpose	See also Dietary supplements; Mineral supplements.
Obstetrical expenses	Yes	
Occlusal guards	Yes	
Orthodontia	Yes	
Orthopedic shoes	Dual-Purpose	Costs of specialized orthopedic items qualify 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 qualifies).
Orthotic inserts	Yes	
Osteopath fees	Yes	
Ovulation monitor	Yes	
Oxygen and equipment	Yes	
Pain relievers	Yes	Examples: Advil, Aspirin, Tylenol, Aleve, Midol
Pedialyte	Yes	

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Expense(s)	Eligible?	Comments and Special Rules
Pedometer	No	
Pellet insertion	Yes	
Penile implants	Dual-Purpose	Amounts paid for implants may be eligible if the diagnosis of impotence is due to natural causes such as diabetes, post-prostatectomy complications, or spinal cord injury.
Peroxide	Yes	
Personal trainer fees	Dual-Purpose	Will qualify if a physician has recommended a supervised exercise regimen in order to treat a disease or injury (e.g., rehabilitation after surgery or the treatment of obesity) and if incurred for a limited duration.
Physical exams	Yes	
Physical therapy	Yes	
Pregnancy test kits	Yes	
Prescription drugs and medicines obtained from other countries	Potentially	Importing prescription drugs from other countries violate federal law. However, a drug or medicine may qualify for reimbursement if: (1) it is purchased and consumed in the other country and is legal in both that country and the U.S. or (2) the FDA announces that it can be legally imported.
Prescription drug discount programs	No	Fees for discounts on drugs are not considered medical care.
Probiotics	Dual-Purpose	
Prosthesis	Yes	
Psychiatric care	Yes	Includes the costs associated at a special center that provides medical care.
Psychoanalysis testing	Yes	
Psychologist	Dual-Purpose	Will qualify if the expense is for medical care and not just for the general improvement of mental health, relief of stress, or personal enjoyment.
Q-tips	No	
Recliner chairs	No	Can be approved, in very rare circumstances, if recommended by a physician to treat a specific condition. A signed note from a physician recommending the treatment is required, and only the difference in cost between the specialized recliner and the cost of a regular recliner would qualify.
Rubbing alcohol	Yes	
Safety glasses	Potentially	Won't qualify unless lenses are prescription.

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Expense(s)	Eligible?	Comments and Special Rules
Schools and education, residential	Potentially	Payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions (tuition, meals, and lodging) will qualify if the principal reason for attending the program is to receive medical care (ordinary education must be an incidental component). Whether someone is attending to receive medical care is a must be determined for each individual—just because a school or program provides medical care to some individuals does not mean that it provides medical care to all individuals. If a child is at a school because the courses and disciplinary methods have a beneficial effect on the child's attitude, the expenses won't qualify.
Schools and education, special	Potentially	Payments made for a mentally impaired or physically disabled person to attend a special school (tuition, meals, and lodging) will qualify if the principal reason for attending the school is to overcome or alleviate the disability (ordinary education must be an incidental component). This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing-impaired person, and remedial language training to correct a condition caused by a birth defect. If a child is at a school because the courses and disciplinary methods have a beneficial effect on the child's attitude, the expenses won't qualify.
Screening tests	Yes	Will qualify if the tests are used for medical diagnoses. Examples include hearing, vision, and cholesterol screenings.
Seeing-eye dog	Yes	See also Guide dog, other service animal.
Shampoos	No	
Shaving cream or lotion	No	
Shipping and handling Fees	Yes	Reimbursable if incurred due to a qualifying medical expense.
Sinus medications	Yes	See also Nasal strips or sprays.
Sleep aids	Yes	
Smoking-cessation medications	Yes	Amounts paid for prescribed and OTC drugs used to stop smoking would qualify.
Smoking-cessation programs	Yes	Amounts paid for a stop-smoking program would qualify.
Soaps	No	
Special foods	Dual-Purpose	Will qualify 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 qualify is limited to the amount by which the cost of the special food exceeds the cost of commonly available versions of the same product (e.g., such as foods needed for a gluten-free or salt-free diet).

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Speech therapy	Yes	
Spermicidal foam	Yes	
Sperm, storage fees	Potentially	Fees for temporary storage might qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception aren't considered to be for medical care and do not qualify.
Stem cell, harvesting and/or storage of	Potentially	Might qualify 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. However, collection and indefinite storage just in case they might be needed is not considered to be for medical care and does not qualify.
Sterilization procedures	Yes	
Sunburn creams and ointments	Yes	Example: Aloe
Sunglasses	Potentially	Prescription sunglasses would qualify.
Sunglasses clip-ons	Potentially	Will qualify if prescribed by a physician to treat a specific medical condition.
Sunscreen with SPF 30 or higher	Yes	SPF of 30 or higher must be specified on the receipt, or a copy of the box/bottle displaying the price must be included.
Sun protective clothing	Dual-Purpose	Clothing that offers at least 30+ UVA and UVB sun protection for individuals with melanoma or other skin cancer, systemic lupus erythematosus (SLE), acute cutaneous lupus (ACLE), or other significant dermatologic conditions may be eligible. The clothing is reimbursed for the difference between "normal" apparel and this specially-constructed clothing, up to 33% of the total cost. The receipt must show the purchase was from an accredited sun-protective company such as Solumbra® or Coolibar®.
Support hose/TED stockings	Yes	
Taxes on medical services and products	Yes	This includes local, sales, service, and other taxes.
Teeth whitening	No	
Telephone for hearing-impaired persons	Yes	The expenses of buying and repairing special telephone equipment for a hearing-impaired person will qualify. This includes teletypewriter (TTY) and telecommunications device for the deaf (TDD) equipment.
Television for hearing-impaired persons	Yes	Equipment that displays the audio part of television programs as subtitles for hearing-impaired persons will qualify, but the amount that qualifies is limited to the excess cost over the cost of the regular item. For example, the cost of a specially equipped television qualifies only to the extent that it exceeds the cost of a regular model.

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Throat lozenges	Yes	Examples: Cepacol, Chloraseptic. See also Cough drops/suppressants.
Toiletries	No	A toiletry is an article or preparation that is used in the process of dressing and grooming oneself (e.g., toothpaste, shaving cream or lotion, and cologne).
Toll bridges	Yes	Eligible if incurred due to a qualifying medical expense. See also Transportation expenses for person to receive medical care
Toothache and teething pain relievers	Yes	Example: Orajel
Toothbrushes	No	Won't qualify even if a dentist recommends special ones (e.g., electric or battery-powered) to treat a medical condition like gingivitis. Toothbrushes are items that are used primarily to maintain general health and a person would still use one even without the medical condition. Thus, they are not primarily for medical care.
Toothpaste	No	Won't qualify even if a dentist recommends a special one to treat a medical condition like gingivitis. See also Toothbrushes .
Transplants	Yes	Includes surgical, hospital, and laboratory services as well as transportation expenses for organ donors.
Transportation expenses for person to receive medical care	Yes	Will qualify if the transportation is primarily for and essential to medical care. Includes car expenses; bus, taxi, train, plane, and ferry fares; and ambulance services. Instead of actual car expenses, a standard mileage rate for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.
Tuition for special-needs program	Dual-Purpose	Will qualify if the primary purpose is for medical care.
Umbilical cord, freezing and storing of	Potentially	Can qualify if there is a specific medical condition that the umbilical cord is intended to treat. However, collection and indefinite storage just in case it might be needed is not considered to be for medical care and does not qualify.
Vaccines	Yes	
Vasectomy	Yes	
Vasectomy reversal	Yes	
Veneers	No	
Viagra	Yes	
Vitamins	Dual-Purpose	Multivitamins never qualify.
Walkers	Yes	
Warranties/Insurance on a product	No	
Wart remover treatments	Yes	Example: Compound W



Expense(s)	Eligible?	Comments and Special Rules
Weight-loss programs and/or drugs prescribed to induce weight loss	Dual-Purpose	
Wheelchair	Yes	
Wigs	Dual-Purpose	Might qualify if the wig is 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).
Yeast infection medications	Yes	Example: Monistat