HEALTH CARE ELIGIBLE/INELIGIBLE EXPENSES

New! Covid-19-related items are covered as eligible expenses as of March 2021.

BENEFIT SOLUTIONS

SPENDING ACCOUNT ELIGIBLE EXPENSES

- Abortion
- Acupuncture
- Alcoholism Treatment
- Ambulance
- Arthritis Gloves
- Artificial Limbs
- Artificial Teeth
- Bandages, Elastic (Examples: Band-Aid, Curad, Ace)
- Blood-pressure Monitoring Devices
- Blood-sugar Test Kits and Test Strips
- Body Scans
- Braille Books and Magazines
- Breast Pumps
- Breast Reconstruction Surgery Following Mastectomy
- Cancer Screenings
- Carpal Tunnel Wrist Supports
- Chelation Therapy
- Chiropractors
- Cholesterol Test Kits
- Circumcision
- Co-insurance Amounts
- Condoms
- Contact Lenses, Materials, and Equipment
- Co-payments
- COVID-19-Related Face Masks and Hand Sanitizer
- CPAP devices
- Crutches
- Deductibles
- Dental Sealants
- Dentures and Denture Adhesives
- Diabetic Supplies
- Diagnostic Items/ Services
- Drug Addiction Treatment
- Durable Medical Equipment
- Eye Examinations, Eyeglasses, Equipment and Material
- Feminine Hygiene Products (e.g., tampons)
- First Aid Kits
- Flu Shots
- Fluoridation Services
- Gauze Pads
- Glucose-monitoring Equipment
- Guide Dog (Certification for Physical Disability Required)
- Hearing Aids
- Hospital Services
- Immunizations
- Incontinence Supplies
- Insulin
- Laboratory Fees
- Lactation Consultant
- Laser Eye Surgery, Lasik
- Liquid Adhesive (for small cuts)
- Lodging at a Hospital (to receive medical care)
- Mastectomy-related Special Bras
- Medical Alert Bracelet or Necklace
- Medical Information Plan Charges
- Medical Monitoring and Testing Devices
- Medical Records Charges
- Motion Sickness Wristbands
- Norplant Insertion or Removal
- Obstetrical Expenses
- Occlusal Guards to Prevent Teeth Grinding
- Online or Telephone Consultation (with medical practitioner)
- Operations (non-cosmetic procedures)
- Optometrist
- Organ Donors
- Orthodontia
- Orthopedic Shoe Inserts
- Osteopath Fees
- Ovulation Monitor
- Oxygen
- Physical Exams
- Physical Therapy
- Pregnancy Test Kits
- Preventative Care Screenings
- Prosthesis
- Individual Psychotherapy Services
- Radial Keratotomy
- Reading Glasses
- Rehydration Solutions (Ex: Pedialyte)
- Rubbing Alcohol
- Screening Tests
- Shipping and Handling Fees (for eligible items)
- Sleep-deprivation Treatment
- Speech Therapy
- Sterilization Procedures
- Stop-smoking Programs
- Supplies to Treat Medical Conditions
- Support Braces
- Telephone Equipment (for hearing or speech disabilities)
- Thermometers
- Transplants
- Transportation Expenses (to receive medical care)
- Vaccines
- Vasectomy
- Vasectomy Reversal
- Vision Correction Procedures
- Walkers
- Wheelchairs
- X-ray Fees

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ELIGIBLE OVER-THE-COUNTER (OTC) EXPENSES

- Allergy Medicine (e.g., Alavert, Claritin)
- Analgesics (e.g., Advil, Aspirin, Tylenol)
- Antacids (e.g., Maalox, Prilosec OTC, Zantac)
- Antibiotic Ointments (e.g., Neosporin, Polysporin)
- Antihistamines (e.g., Claritin, Zyrtec)
- Anti-itch Creams (e.g., Benadryl, Cortaid)
- Aspirin
- Bactine
- Birth-control Pills
- Calamine Lotion
- Cold Medicine (e.g., Sudafed, Vicks)
- Cold Sore Medicine (e.g., Abreva, Releev)
- Cough Suppressants (e.g., Robitussin, Cough Drops)
- Decongestants (e.g., Dimetapp, Sudafed)
- Diaper Rash Ointments/ Creams (e.g., Balmex, Desitin)
- Diarrhea Medicine (e.g., Imodium, Kaopectate)
- Ear Wax Removal Drops (e.g., Debrox, Murine)
- Eczema Treatments
- Expectorants (e.g., Mucinex, Triaminic)
- Fever-reducing Medication (e.g., Aspirin, Motrin, Tylenol)
- First Aid Cream
- Headache Medications (e.g., Advil, Aspirin, Tylenol)
- Hemorrhoid Treatments (e.g., Preparation H, Tucks)
- Insect-bite Creams/ Ointments (e.g., Benadryl, Cortaid)
- Laxatives (e.g., Ex-Lax, Miralax)
- Menstrual Pain Relievers (e.g., Midol, Pamprin)
- Morning-after Contraceptive Pills
- Motion-sickness Pills (e.g., Bonine, Dramamine)
- Pain Relievers (e.g., Advil, Aspirin, Tylenol)
- Sinus Medications (e.g., Sinutab, Sudafed)
- Spermicidal Foam
- Throat Lozenges (e.g., Cepacol, Chloraseptic)
- Toothache/ Teething Pain Relievers (e.g., Anbesol, Orajel)
- Yeast Infection Medications (e.g., Gyne-Lotrimin, Monistat)

LETTER OF MEDICAL NECESSITY REQUIRED

- Acne Treatment (e.g., Retin-A)
- Adaptive Equipment
- Allergy Treatment Products other than Medicine (e.g., household improvements to treat allergies)
- Alternative Healers
- Applications, Electronic
- Asthma Treatment Delivery Devices
- Automobile Modifications
- Baldness Treatment (e.g., Propecia, Rogaine)
- Batteries
- Behavioral Modification Programs
- Calcium Supplements
- Childbirth Classes
- Chinese Herbal Practitioners
- Classes, Health-related
- Compression Hose
- Counseling
- Diabetic Socks
- Dietary Supplements
- Disabled Dependent Care Expenses
- Disposable Masks
- DNA Collection and Storage
- Dyslexia Treatment
- Ear Plugs
- Eczema Treatment
- Egg and Embryo Storage Fees
- Egg Donor Fees
- Exercise Programs
- Fiber Supplements
- Fitness Programs
- Fluoride Rinses
- Gambling Problem Treatment
- Genetic Testing and Counseling
- Health Club Fees
- Hemorrhoid Treatment (e.g., Preparation H, Tucks)
- Home Health Care
- Hormone Replacement Therapy
- Humidifier
- Hydrotherapy
- Hypnosis
- In Vitro Fertilization (IVF)
- Inclinator
- Infant Formula
- Insect Repellent
- Lamaze Classes
- Lead-based Paint Removal
- Learning Disability Instructional Fees
- Legal Fees (in connection with fertility treatment)
- Lice Treatment
- Lodging (not at a hospital or similar institution)
- Lodging (of a companion)
- Massage Therapy
- Mineral Supplements
- Nasal Strips or Sprays

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- Naturopathic Healers
- Nursing Services (provided by a nurse or other attendant)
- Nutritional Supplements
- Nutritionist's Professional Expenses
- Occupational Therapy
- Orthopedic Shoes
- Prenatal Vitamins
- Probiotics
- Psychoanalysis
- Psychologist Fees
- Rubdowns
- Service Animals (for disabilities)
- Special-needs Program Fees
- Stem Cell Harvesting and Storage Fees
- Sunglasses

SPENDING ACCOUNT INELIGIBLE EXPENSES

- Appearance Improvements
- Babysitting/ Childcare
- Car Seats
- Cologne
- Controlled Substances (in violation of federal law)
- Cosmetic Procedures
- Cosmetics
- CPR Classes
- Day Camp
- Dental Floss
- Deodorant
- Dependent Care Expenses
- Diet Foods
- Drug Testing Kits (for home use)
- Ear Piercing
- Electrolysis or Hair Removal
- Face Creams
- Face Lifts
- Founder's Fee
- Funeral Expenses
- Hair Colorants
- Hair Removal and Transplants
- Hand Lotion
- Household Help
- Illegal Operations and Treatments
- Laser Hair Removal
- Late Fees
- Lipsticks
- Lodging (while attending a medical conference)
- Makeup
- Marijuana (in violation of federal law)
- Mattresses
- Meals (not at a hospital or similar institution)
- Meals (of a companion)
- Meals (while attending a medical conference)
- Missed Appointment Fees
- Moisturizers
- Mouthwash
- Nail polish
- Nursing Services (for a baby)
- Perfume
- Permanent Waves
- Pre-payments
- Prescription Drug Discount Programs
- Prescription Drugs /Medicines from Other Countries
- Recliner Chairs
- Safety Glasses
- Shampoos
- Shaving Cream or Lotion
- Soaps
- Suntan Lotion (without sunscreen)
- Surrogate or Gestational Carrier Expenses
- Tanning Salons and Equipment
- Teeth Whitening
- Toiletries
- Toothbrushes
- Toothpaste
- Transportation Costs of Disabled Individual (commuting to/ from work)
- Veneers
- Vision Discount Programs

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