

# Allowable Medical Expenses

This is a general listing of accepted items. Please check your company's plan documents for specific exclusions. For example, if you are also contributing to a Health Savings Account, this typically limits the type of expenses that are considered reimbursable from your FSA to dental and vision expenses. To verify if a certain expense is covered if it is not listed below, please call 1-800-532-3327.

Expense	Allowed?	Comments
Acupuncture	<input checked="" type="checkbox"/> Yes	If it is to treat a medical condition.
Adoption – medical expenses incurred before adoption is finalized.	<input checked="" type="checkbox"/> Yes	This expense will qualify as long as the child qualifies as a tax dependent when the services were incurred.
Air conditioner, air purifier or water filters	<input type="checkbox"/> Maybe	Must be prescribed by licensed health care provider and primarily used for treatment of medical condition and be detachable from the property. If attached to property only the amount which exceeds the value added to the property is reimbursable.
Alcoholism	<input checked="" type="checkbox"/> Yes	Amount paid for inpatient treatment including meals and lodging at a therapeutic center for alcohol addiction.
Alternative remedies	<input type="checkbox"/> Maybe	Must be primarily for treatment of a medical condition and service must be performed by a professional who is providing a legal service.
Allergy treatment products and household improvements to treat allergies (filters, pillows, special vacuums)	<input type="checkbox"/> Maybe	Generally no, if the product is one which would be owned even without allergies (such as a pillow or vacuum) except where the difference in cost between a regular item and the allergy proof item can be established. Items such as air purifier or water filters may be allowable (see above).
Ambulance	<input checked="" type="checkbox"/> Yes	
Artificial limb or teeth	<input checked="" type="checkbox"/> Yes	
Asthma Treatments	<input checked="" type="checkbox"/> Yes	Medications and devices such as inhalers and nebulizers are accepted.
Baby-sitting and childcare	<input checked="" type="checkbox"/> No	These expenses are reimbursable under a DCAP account.
Birth control pills	<input checked="" type="checkbox"/> Yes	If prescribed by licensed health care provider.
Birthing classes	<input type="checkbox"/> Maybe	No for parenting or childrearing. Yes if they related to the birth only.

Blood Pressure and Blood Sugar Kits	<input checked="" type="checkbox"/>	Yes	Monitoring devices are accepted.
Braille books	<input checked="" type="checkbox"/>	Yes	Amount paid which exceeds cost of regular printed materials.
Breast pumps	<input checked="" type="checkbox"/>	Yes	Yes, if they are for the purpose of affecting a structure or function of the body of the lactating woman.
Childbirth classes	<input type="checkbox"/>	Maybe	No, unless there is an underlying medical condition.
Chinese herbal provider & herbal treatment	<input type="checkbox"/>	Maybe	Yes, for licensed health care provider charges if legal and primarily for treatment of a medical condition.
Chiropractors	<input checked="" type="checkbox"/>	Yes	Yes, if primarily for treatment of a medical condition and not for general health reasons.
Christian Science practitioners	<input checked="" type="checkbox"/>	Yes	Yes, if legal and primarily for treatment of a medical condition.
COBRA Payments	<input checked="" type="checkbox"/>	No	COBRA premiums are not reimbursable from the FSA.
Coinsurance amounts, co-pay amounts and deductibles	<input checked="" type="checkbox"/>	Yes	
Contact Lenses	<input checked="" type="checkbox"/>	Yes	Requires Rx (non-cosmetic). Includes materials and equipment needed for contact lens care such as saline solution and enzyme cleaners.
Contraceptives (over-the-counter)	<input checked="" type="checkbox"/>	Yes	
Cosmetic surgery	<input checked="" type="checkbox"/>	No	Except as required to correct congenital deformity or personal injury from an accident, trauma or disfiguring disease. Cosmetic surgery which is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease is not an allowable expense.
Counseling	<input type="checkbox"/>	Maybe	No, for marriage counseling. Yes, for medical reasons – see Psychiatric care and Psychologist.
Crutches	<input checked="" type="checkbox"/>	Yes	
Dancing Lessons	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition (such as rehabilitation after surgery).
Deductibles	<input checked="" type="checkbox"/>	Yes	
Dental treatment	<input checked="" type="checkbox"/>	Yes	Must be medically necessary and non-cosmetic.
Dependent care expenses	<input checked="" type="checkbox"/>	No	
Diabetic Supplies	<input checked="" type="checkbox"/>	Yes	
Diagnostic services	<input checked="" type="checkbox"/>	Yes	

Dietary Supplements	<input type="checkbox"/>	Maybe	No, unless prescribed by a health care provider to treat a medical condition. Must have a licensed health care provider's prescription.
Diet Foods	<input checked="" type="checkbox"/>	No	The costs of foods associated with a weight-loss program do not qualify.
Diapers or diaper service	<input checked="" type="checkbox"/>	No	Unless medically necessary and prescribed.
DNA Collection & Storage	<input type="checkbox"/>	Maybe	Generally these expenses will not qualify. Temporary storage (one year or less) will if used as a part of a treatment, diagnosis, or prevention of a medical condition.
Drug addiction treatment	<input checked="" type="checkbox"/>	Yes	Amount paid for inpatient treatment including meals and lodging at a therapeutic center for drug addiction.
Dyslexia	<input checked="" type="checkbox"/>	Yes	Language Training will qualify if the child is disabled or has dyslexia. A licensed health care providers note is required recommending the training to treat the specific medical condition.
Ear plugs	<input checked="" type="checkbox"/>	Yes	If medically necessary and prescribed by licensed health care provider.
Egg Donor Fees and Storage Fees	<input type="checkbox"/>	Maybe	Amounts paid for the egg donor fee will qualify. Fees for storage will qualify but only for immediate conception (one year).
Electrolysis/Hair Removal	<input checked="" type="checkbox"/>	No	
Exercise equipment	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition (such as rehabilitation after surgery).
Eye examinations and eye-glasses	<input checked="" type="checkbox"/>	Yes	Must be prescription glasses.
Face lifts	<input checked="" type="checkbox"/>	No	
Fees for long-term storage of sperm or embryo	<input type="checkbox"/>	Maybe	Only to extent necessary for immediate conception. Fees for future conception not reimbursable.
Fertility treatmets	<input checked="" type="checkbox"/>	Yes	Expenses paid to or for an in vitro surrogate are not reimbursable.
Fitness programs	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition (such as rehabilitation after surgery).
Flu shots	<input checked="" type="checkbox"/>	Yes	
Foods	<input type="checkbox"/>	Maybe	Generally, no, unless the food is for a specific medical condition. If so, then only the cost of food, which exceeds the cost of commonly available versions of same product, is reimbursable. A licensed health care provider's note is needed.
Funeral expenses	<input checked="" type="checkbox"/>	No	

Genetic testing	<input type="checkbox"/>		Yes, if performed to prevent possible defect. No, if performed to determine gender of fetus.
Guide dog or other animal aide	<input checked="" type="checkbox"/>	Yes	Includes charges for purchase, training and care.
Hair removal or transplants	<input checked="" type="checkbox"/>	No	Except as required to correct congenital deformity or personal injury from an accident, trauma or disfiguring disease. Cosmetic surgery which is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease is not an allowable expense.
Health club dues	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition.
Hearing Aids	<input checked="" type="checkbox"/>	Yes	Including batteries and maintenance charges.
Holistic or natural remedies	<input type="checkbox"/>	Maybe	Yes, for professional charges if legal and primarily for treatment of a medical condition. No, if for general health.
Hospital services	<input checked="" type="checkbox"/>	Yes	
Immunizations	<input checked="" type="checkbox"/>	Yes	
Infertility treatments	<input checked="" type="checkbox"/>	Yes	Expenses paid to or for an in vitro surrogate are not reimbursable.
Insulin	<input checked="" type="checkbox"/>	Yes	Also includes test strips and testing equipment.
Insurance premiums	<input checked="" type="checkbox"/>	No	
Laboratory fees	<input checked="" type="checkbox"/>	Yes	
Lamaze class	<input checked="" type="checkbox"/>	No	No, unless there is an underlying medical condition.
Language training for disabled child	<input checked="" type="checkbox"/>	Yes	
Laser eye surgery	<input checked="" type="checkbox"/>	Yes	
Late Fees	<input checked="" type="checkbox"/>	No	
Lead-based paint removal	<input checked="" type="checkbox"/>	Yes	Yes, for removal of paint from surfaces in the home. Surfaces must be in poor repair and within child's reach. Cost of repainting is not a medical expense.
Learning disability (special school or specifically trained teacher)	<input checked="" type="checkbox"/>	Yes	Must be prescribed by licensed health care provider for a child who has severe learning disabilities caused by mental or physical impairments.
Lodging	<input type="checkbox"/>	Maybe	Up to \$50 per night will qualify if these conditions are met: 1. Lodging is primarily for medical care. 2. A licensed health care provider or practitioner provides medical care. 3. Lodging is not lavish or extravagant. 4. If there is no significant element of personal pleasure, recreation, or vacation in the travel. Up to \$100 per night will qualify if a parent or companion is traveling with a sick child.

Marijuana or other controlled substance	<input checked="" type="checkbox"/>	No	Not even if for medical care and allowed by state law allows with licensed health care provider's prescription.
Massage therapy	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition (such as rehabilitation after surgery). Must have licensed health care provider's prescription on file to be reimbursed.
Mastectomy-related special bras	<input checked="" type="checkbox"/>	Yes	
Maternity clothes	<input checked="" type="checkbox"/>	No	
Mattress	<input checked="" type="checkbox"/>	No	Unless prescribed by licensed health care provider and mattress possesses a uniqueness used exclusively for treatment of severe medical condition (i.e., hospital mattress as opposed to an extra-firm mattress). If so, then only the cost of the mattress, which exceeds the cost of a commonly available version of the same product, is reimbursable.
Meals	<input type="checkbox"/>	Maybe	No, unless the amount paid is part of the hospital stay.
Medic alert bracelet or necklace	<input checked="" type="checkbox"/>	Yes	
Medical monitoring and testing devices (e.g. blood pressure monitor, syringes, glucose kits, etc.)	<input checked="" type="checkbox"/>	Yes	
Missed Appointments	<input checked="" type="checkbox"/>	No	
Menstrual Care Items	<input checked="" type="checkbox"/>	Yes	Yes, items related to menstruation including pads, tampons, liners, and cups are reimbursable.
Naturopathic expenses	<input type="checkbox"/>	Maybe	Yes, for professional charges if legal and for treatment of a medical condition or for charges for remedies that are characterized as a medicine or drug. Expenses towards vitamin, supplements, or general wellness are not accepted.
Norplant insertion or removal	<input checked="" type="checkbox"/>	Yes	
Nursing services	<input checked="" type="checkbox"/>	Yes	Yes, for wages and nursing services; No, for a healthy baby care in home.
Nutritionist's professional expenses	<input type="checkbox"/>	Maybe	Yes, if for treatment of medical condition. No, if for general health.
Occlusal guards to prevent teeth grinding	<input checked="" type="checkbox"/>	Yes	
Operations	<input checked="" type="checkbox"/>	Yes	If legal and medically necessary. Cosmetic expenses are not reimbursable.
Optometrist	<input checked="" type="checkbox"/>	Yes	
Organ donors	<input checked="" type="checkbox"/>	Yes	Includes amounts paid for surgical, hospital, laboratory and transportation expenses for organ donor.
Orthodontia	<input checked="" type="checkbox"/>	Yes	Unless for cosmetic reasons.

OTC Medications	<input checked="" type="checkbox"/>	Yes	Effective January 1, 2020, Health Care FSA funds may be used to purchase over-the-counter medications.
OTC Supplies	<input checked="" type="checkbox"/>	Yes	OTC supplies including bandages, sunscreen with SPF 30 or higher, and first aid kits are reimbursable. See the "Allowable FSA OTC Expenses" listing at <a href="http://www.flores247.com">www.flores247.com</a> for a complete listing.
Oxygen	<input checked="" type="checkbox"/>	Yes	Includes oxygen and breathing equipment for treatment of a medical condition.
Patterning exercises	<input checked="" type="checkbox"/>	Yes	
Personal Trainer	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition (such as rehabilitation after surgery).
Physical exams	<input checked="" type="checkbox"/>	Yes	
Physical therapy	<input checked="" type="checkbox"/>	Yes	If medically necessary.
Pre-payments	<input checked="" type="checkbox"/>	No	Services are only reimbursable when/if they are incurred.
Prescription sunglasses	<input checked="" type="checkbox"/>	Yes	
Prescription Drugs	<input checked="" type="checkbox"/>	Yes	
Propecia	<input checked="" type="checkbox"/>	No	
Prosthesis	<input checked="" type="checkbox"/>	Yes	
Psychiatric care	<input checked="" type="checkbox"/>	Yes	Yes, if for medical reason.
Psychoanalysis	<input checked="" type="checkbox"/>	Yes	Yes, if for medical reason.
Psychologist	<input checked="" type="checkbox"/>	Yes	Yes, if for medical reason.
Reading glasses	<input checked="" type="checkbox"/>	Yes	
Reconstructive surgery following mastectomy	<input checked="" type="checkbox"/>	Yes	
Safety glasses (non-prescription)	<input checked="" type="checkbox"/>	No	
Seeing-eye dog	<input checked="" type="checkbox"/>	Yes	
Shipping and Handling Fees	<input checked="" type="checkbox"/>	Yes	As long as the fees are covering the purchase of a qualified medical expense.
Smoking cessation program and medications	<input checked="" type="checkbox"/>	Yes	Smoking cessation medications purchased from a licensed health care provider will qualify.
Special foods (i.e., gluten free or salt free)	<input type="checkbox"/>	Maybe	Yes, if for medical condition and only for cost of foods which exceed cost of commonly available versions of same product. No, if for general health. Must have licensed health care provider's prescription on file to be reimbursed.

Stem Cell, harvesting or storage	<input type="checkbox"/>	Maybe	This qualifies only if there is a specific medical condition it is treating. Long-term storage, in hopes of treating a future medical condition, is not accepted.
Sterilization	<input checked="" type="checkbox"/>	Yes	
Supplies to treat medical condition (i.e. bandages, gauze, batteries for hearing aids, etc.)	<input type="checkbox"/>	Maybe	If supply is directly related to a specific medical condition and is not a personal comfort item.
Student health fee	<input checked="" type="checkbox"/>	No	Considered same as insurance premium.
Sunglasses	<input type="checkbox"/>	Maybe	Only prescription sunglasses are accepted.
Surgery	<input checked="" type="checkbox"/>	Yes	If legal and medically necessary. Cosmetic expenses are not reimbursable.
Swimming lessons	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider for specific medical condition (such as rehabilitation after surgery).
Tanning salons and equipment	<input type="checkbox"/>	Maybe	No, if for general health. May be reimbursable if incurred to treat a specifically diagnosable condition.
Teeth Whitening	<input checked="" type="checkbox"/>	No	Not even if prescribed to treat congenital condition.
Telephone (special for hearing-impaired)	<input checked="" type="checkbox"/>	Yes	Includes purchase and repair.
Transplants	<input checked="" type="checkbox"/>	Yes	Includes amounts paid for surgical, hospital, laboratory and transportation expenses for organ donor.
Travel expenses for person seeking treatment	<input checked="" type="checkbox"/>	Yes	Lodging up to \$50 per day. If a parent is traveling with a sick child, up to \$100 (\$50 per person) is allowed. Mileage can also be reimbursed for qualified medical expenses. Current mileage rates are listed on our website at <a href="http://www.flores247.com">www.flores247.com</a> .
Travel expenses for companion	<input type="checkbox"/>	Maybe	Generally no, unless necessary due to the patient's medical condition (e.g., nursing attendant) or a parent traveling with a sick child.
Tuition for special needs program (e.g. reading program for dyslexia)	<input type="checkbox"/>	Maybe	Will qualify if the primary purpose is for medical care.
Umbilical Cord, freezing and storing	<input type="checkbox"/>	Maybe	This qualifies only if there is a specific medical condition it is treating. Long-term storage, in hopes of treating a future medical condition, is not accepted.
Vaccines	<input checked="" type="checkbox"/>	Yes	
Varicose veins	<input checked="" type="checkbox"/>	No	Cosmetic surgeries that are directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease is not an allowable expense.

Veneers	<input checked="" type="checkbox"/>	No	
Viagra	<input checked="" type="checkbox"/>	Yes	To extent necessary to treat medical condition.
Vitamins and Supplements	<input type="checkbox"/>	Maybe	No, unless prescribed by a health care provider to treat a medical condition. Must have a licensed health care provider's prescription.
Weight loss program and/or drugs prescribed to induce weight loss	<input type="checkbox"/>	Maybe	No, if for general health. Yes, if prescribed by licensed health care provider to treat medical condition such as diabetes. Must have licensed health care provider's prescription on file to be reimbursed.
Walkers	<input checked="" type="checkbox"/>	Yes	
Wheelchair	<input checked="" type="checkbox"/>	Yes	Includes rental or purchase plus maintenance.
Wigs	<input type="checkbox"/>	Maybe	The full cost of a wig purchased if prescribed by a licensed health care provider for the mental health of a patient who has lost all of his or her hair from disease.
X-ray fees	<input checked="" type="checkbox"/>	Yes	