

Type of Expense	Eligible?	Plan Type	Comments
AA meetings, transportation to	Rx	Medical FSA, HSA	Will Qualify if prescribed by a physician
Acne treatment	Rx	Medical FSA, HSA	Products for the treatment of acne only, regular skin care products do not qualify. Examples: Skin ID, Proactiv and anything that primarily treats acne.
Acupressure	Rx	Medical FSA, HSA	--
Acupuncture	Yes	Medical FSA, HSA	--
Adaptive equipment	Rx	Medical FSA, HSA	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. Includes various items that assist individuals in performing activities of daily living (e.g., feeding, bathing). See also Capital expenses; Home improvements.
Adoption, pre-adoption medical expenses	Yes	Medical FSA, HSA	Medical expenses incurred before an adoption is finalized will qualify if the child qualifies as your tax dependent when the services/items are provided.
Adult daycare	Potentially	Dependent Care FSA	Will qualify only if (1) such expenses are not for medical services; (2) the elderly person is a qualifying individual; and (3) in the case of services provided outside the employee's household, the person still regularly spends at least eight hours each day in the employee's household. Elder daycare will often qualify, but around-the-clock care in a nursing home will not. Note that long-term care insurance will not qualify.
After-school care or extended day programs (supervised activities after school)	Potentially	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Programs that are generally educational in nature (e.g., tuition) will not qualify.
Agency fee	Potentially	Dependent Care	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee cannot be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Air purifier	Rx	Medical FSA, HSA	Special rules may apply. See also Capital expenses.

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<b>Airborne</b>	Rx	Medical FSA, HSA	--
<b>Alcoholism treatment</b>	Yes	Medical FSA, HSA	Amounts paid for in-patient treatment (including meals and lodging) at a therapeutic center for alcohol addiction will qualify.
<b>Allergy medicines</b>	Rx	Medical FSA, HSA	Examples: Alavert, Claritin, Zyrtec
<b>Alli</b>	Rx	Medical FSA, HSA	--
<b>Alternative healers, dietary substitutes, and drugs and medicines</b>	Rx	Medical FSA, HSA	Non-traditional healing products 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.
<b>Ambulance</b>	Yes	Medical FSA, HSA	--
<b>Antacids</b>	Rx	Medical FSA, HSA	Examples: Maalox, Prilosec OTC, Zantac
<b>Antibiotic ointments</b>	Rx	Medical FSA, HSA	Examples: Bacitracin, Neosporin
<b>Antifungal products</b>	Rx	Medical FSA, HSA	--
<b>Anti-itch creams</b>	Rx	Medical FSA, HSA	Examples: Benadryl, Cortaid, Ivarest
<b>Anti-snore guards</b>	Rx	Medical FSA, HSA	The expense must be recommended to treat a diagnosed medical condition (e.g., sleep apnea).
<b>Appearance improvements</b>	No		See also Cosmetic procedures; Cosmetics; Toiletries.
<b>Arch supports</b>	Yes	Medical FSA, HSA	--
<b>Arm sling</b>	Yes	Medical FSA, HSA	--
<b>Arthritis gloves</b>	Yes	Medical FSA, HSA	--
<b>Artificial limbs</b>	Yes	Medical FSA, HSA	--
<b>Artificial teeth</b>	Yes	Medical FSA, HSA	--
<b>Arts and crafts fee</b>	No		--
<b>Aspirin</b>	Rx	Medical FSA, HSA	--
<b>Assisted living</b>	No		See Custodial care and Elder care.
<b>Asthma treatments</b>	Potentially	Medical FSA, HSA	Delivery devices (e.g., inhalers and nebulizers) will qualify. Medication must be prescribed.
<b>Athletic mouth guards</b>	No	Medical FSA, HSA	--

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<b>Au pair</b>	Potentially		Will qualify to the extent that the amounts paid are for the care of a qualifying individual. Household services not directly related to the care of the qualifying individual will not qualify. In addition, an up-front fee paid to employ the au pair may qualify if it must be paid in order to obtain the related care, but it cannot be reimbursed until care is provided. See Nanny.
<b>Baby formula</b>	Rx	Medical FSA, HSA	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.
<b>Baby oil</b>	No		--
<b>Baby powder</b>	No		--
<b>Babysitter, Child care, Day Care Center (inside or outside employee's household)</b>	Potentially		Will qualify if used to enable the employee and spouse to be gainfully employed. Will not qualify if the babysitter is (1) under age 19 and is the employee's child, step-child, or eligible foster child; (2) an individual for whom the employee or spouse can claim a deduction on IRS Form 1040; (3) the employee's spouse; or (4) a parent of the qualifying child.
<b>Back-up or emergency care</b>	Potentially	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed and other applicable conditions are met. See Babysitter.
<b>Bactine</b>	Rx	Medical FSA, HSA	--
<b>Bandages, elastic</b>	Yes	Medical FSA, HSA	Examples: Ace bandages, arm sleeves, ankle braces
<b>Bandages, for torn or injured skin</b>	Yes	Medical FSA, HSA	Examples: Band-Aid, Curad
<b>Before-school care or extended day programs (supervised activities before school)</b>	Potentially	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Programs that are generally educational in nature (e.g., tuition) will not qualify.
<b>Biofreeze</b>	Rx	Medical FSA, HSA	--
<b>Birth control pills</b>	Rx	Medical FSA, HSA	--
<b>Birthing classes</b>	Potentially	Medical FSA, HSA	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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<b>Blood storage</b>	Dual-Purpose	Medical FSA, HSA	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.
<b>Blood-pressure monitoring devices</b>	Yes	Medical FSA, HSA	--
<b>Blood-sugar test kits and test strips</b>	Yes	Medical FSA, HSA	--
<b>Boarding school</b>	No		Will not qualify as it is educational in nature and generally includes hours when the employee and spouse are not gainfully employed.
<b>Body scans</b>	Yes	Medical FSA, HSA	Body scans employing MRIs and similar technologies are diagnostic services. See also Diagnostic items/services; Screening tests.
<b>Breast pumps and supplies</b>	Yes	Medical FSA, HSA	Breast pumps and other supplies that assist lactation will qualify. Examples: Bottles, storage bags, cleaning wipes, car adapter
<b>Breast reconstruction surgery following mastectomy</b>	Dual-Purpose	Medical FSA, HSA	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.
<b>Breath rite strips</b>	Rx	Medical FSA, HSA	--
<b>Bug spray</b>	Yes	Medical FSA, HSA	Examples: Cutter and OFF!
<b>Caffeine pills</b>	No		Example: No Doze
<b>Calamine lotion</b>	Rx	Medical FSA, HSA	--
<b>Callous removers</b>	Yes	Medical FSA, HSA	Both the tool and liquid/lotion removers qualify.
<b>Caltrate</b>	Rx	Medical FSA, HSA	--
<b>Camp</b>	Potentially	Dependent Care FSA	See Day camp and Overnight camp.
<b>Cane, walking</b>	Yes	Medical FSA, HSA	--

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<b>Capital expenses</b>	Rx		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 does not increase the property value at all, then the entire cost may qualify. Items that usually do not 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.
<b>Cardiac therapy</b>	Yes	Medical FSA, HSA	--
<b>Carpal tunnel wrist supports</b>	Yes	Medical FSA, HSA	--
<b>Cast covers</b>	Yes	Medical FSA, HSA	--
<b>Chauffeur</b>	No		--
<b>Childbirth classes</b>	Potentially	Medical FSA, HSA	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.
<b>Chiropractic Adjustments</b>	Yes	Medical FSA, HSA	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.
<b>Chondroitin</b>	Yes	Medical FSA, HSA	--
<b>Circumcision</b>	Yes	Medical FSA, HSA	--
<b>Clothing</b>	No	Dependent Care FSA	--
<b>Cold medicine</b>	Rx	Medical FSA, HSA	Examples: Comtrex, Sudafed, Nyquil, Dayquil
<b>Cold sore medicine</b>	Rx	Medical FSA, HSA	--
<b>Cold/hot packs</b>	Yes	Medical FSA, HSA	--
<b>Compression stockings</b>	Yes	Medical FSA, HSA	--
<b>Condoms</b>	Yes	Medical FSA, HSA	--

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Contact lenses, materials, and equipment	Yes	Medical FSA, HSA	Contact lenses for solely cosmetic purposes (e.g., to change one's eye color) do not qualify.
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	Medical FSA, HSA	--
Corneal ring segments	Yes	Medical FSA, HSA	--
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 do not 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.
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/suppressants	Rx	Medical FSA, HSA	Examples: Ludens, Halls, Ricola
Counseling	Dual-Purpose	Medical FSA, HSA	Will qualify if for a medical reason (not stress). Marriage counseling does not qualify.
CPAP machine and headgear	Yes	Medical FSA, HSA	--
Crowns, dental	Yes	Medical FSA, HSA	--
Crutches	Yes	Medical FSA, HSA	--

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<b>Custodial care</b>	Potentially	Dependent Care FSA	Will qualify only if (1) such expenses are not for medical services; (2) the person in custody is a qualifying individual; and (3) the qualifying individual (other than a qualifying child under age 13) still spends at least eight hours each day in the employee's household. Note that long-term care insurance will not qualify. See Elder care.
<b>Day camp</b>	Potentially	Dependent Care FSA	The cost of a day camp or a similar program to care for a qualifying individual may qualify, even if the day camp specializes in a particular activity (e.g., soccer or computers). Additionally, will only qualify if used to enable the employee and spouse to be gainfully employed. Separate equipment or similar charges (e.g., a laptop rental fee for a computer camp) will not qualify. See Overnight camp.
<b>Daycare for children 13 years and older</b>	No		--
<b>Decongestants</b>	Rx	Medical FSA, HSA	Examples: Dimetapp, Sudafed, Mucinex
<b>Dental floss</b>	No		--
<b>Dental implants</b>	Yes	Medical FSA, HSA	--
<b>Dental sealants</b>	Yes	Medical FSA, HSA	--
<b>Dental treatment</b>	Yes	Medical FSA, HSA	Teeth whitening, veneers, and lumineers are the only exception as they are considered cosmetic in nature and do not qualify.
<b>Denture brush</b>	No		--
<b>Denture cleaners</b>	Yes	Medical FSA, HSA	--
<b>Dentures and denture adhesives</b>	Yes	Medical FSA, HSA	--
<b>Deposit</b>	Potentially	Dependent Care FSA	Will qualify if it is an expense that must be paid in order to obtain the related care. However, the fee cannot be reimbursed until care is provided. A deposit that is forfeited (e.g., because the employee selects a different provider) will not qualify.
<b>Diabetic socks</b>	Yes	Medical FSA, HSA	--
<b>Diabetic supplies</b>	Yes	Medical FSA, HSA	--

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<b>Diagnostic items and services</b>	Yes	Medical FSA, HSA	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.
<b>Diaper rash ointments and creams</b>	Rx	Medical FSA, HSA	Example: Desitin
<b>Diapers or diaper service</b>	No		--
<b>Diarrhea medicine</b>	Rx	Medical FSA, HSA	Examples: Imodium, Kaopectate, Pepto Bismol
<b>Diet foods</b>	No		--
<b>Dietary supplements</b>	Rx	Medical FSA, HSA	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).
<b>Disabled dependent care of</b>	Dual-Purpose	Dependent Care FSA	Such expenses will qualify if they are for medical care of the disabled dependent.
<b>Disabled qualifying child under age 13</b>	Potentially	Dependent Care FSA	Such expenses will qualify if they are not for medical care of the disabled dependent. The disabled child must live at home for at least 8 hours a day. Any care provided outside the household, however, must enable the employee and spouse to be gainfully employed, and other restrictions must still be met. See Babysitter, Boarding school and overnight camp
<b>Discount programs</b>	No		Fees paid to get access to products/services at a reduced cost will not qualify.
<b>Doula</b>	Potentially	Medical FSA, HSA	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.
<b>Drug addiction treatment</b>	Yes	Medical FSA, HSA	Amounts paid for an inpatient's treatment at a therapeutic center for drug addiction will qualify.
<b>Drug overdose, treatment of</b>	Yes	Medical FSA, HSA	--
<b>Drug screening</b>	Potentially	Medical FSA, HSA	If court ordered or part of a treatment program, it will qualify.
<b>Ear plugs</b>	Rx	Medical FSA, HSA	--
<b>Ear wax removal products</b>	Rx	Medical FSA, HSA	Examples: Debrox, Murine
<b>Eczema lotions and creams</b>	Rx	Medical FSA, HSA	--

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<b>Educational expenses ? Kindergarten</b>	No		See Kindergarten.
<b>Educational expenses ? preschool/nursery school</b>	Yes		See Preschool/nursery school.
<b>Egg donor fees</b>	Dual-Purpose	Medical FSA, HSA	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.
<b>Eggs and embryos, storage fees</b>	Dual-Purpose	Medical FSA, HSA	Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception are not considered medical care.
<b>Elder care</b>	Potentially	Dependent Care FSA	Will qualify only if (1) such expenses are not for medical services; (2) the elderly person is a qualifying individual; and (3) in the case of services provided outside the employee's household, the person still regularly spends at least eight hours each day in the employee's household. Elder daycare will often qualify, but around-the-clock care in a nursing home will not. Note that long-term care insurance will not qualify.
<b>Electrolysis or hair removal</b>	Rx	Medical FSA, HSA	Can be approved in very rare circumstances if recommended by a physician to treat a specific condition such as hirsutism.
<b>Epsom salt</b>	Rx	Medical FSA, HSA	--
<b>Exercise equipment</b>	Rx	Medical FSA, HSA	--
<b>Exercise Programs</b>	Dual-Purpose	Medical FSA, HSA	--
<b>Expectorants</b>	Rx	Medical FSA, HSA	Examples: Comtrex, Robitussin
<b>Extended daycare</b>	Potentially	Dependent Care FSA	See After-school care or Before-school care.
<b>Eye drops</b>	Yes	Medical FSA, HSA	Example: Visine
<b>Eye examinations, eyeglasses, equipment, materials, and repair</b>	Yes	Medical FSA, HSA	--
<b>Face creams</b>	No		--
<b>Face lifts</b>	No		See also Cosmetic procedures.
<b>Feminine hygiene products</b>	No		Examples: Tampons, maxi-pads

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<b>Fertility Treatments</b>	Potentially	Medical FSA, HSA	Will qualify to the extent that procedures are intended to overcome an inability to have children and are performed on you, your spouse, or your dependent.
<b>Fever-reducing medications</b>	Rx	Medical FSA, HSA	Examples: Aspirin, Motrin, Tylenol
<b>Fiber supplements</b>	Rx	Medical FSA, HSA	Fiber enriched foods such as wafers or yogurt will not qualify.
<b>FICA and FUTA taxes of day-care provider</b>	Potentially	Dependent Care FSA	Will qualify if the overall expenses of the care qualify.
<b>Field trips</b>	Potentially		Will not qualify if charged separately from dependent care expenses. Small amounts may qualify if incidental to and an inseparable part of the dependent care.
<b>Finance charges</b>	No		--
<b>First aid cream</b>	Rx	Medical FSA, HSA	Examples: Neosporin, Hydrocortisone
<b>First aid kits</b>	Yes	Medical FSA, HSA	--
<b>Fitbit</b>	No	Medical FSA, HSA	--
<b>Flavoring for medication</b>	Yes	Medical FSA, HSA	--
<b>Flu shots</b>	Yes	Medical FSA, HSA	--
<b>Food</b>	Potentially		Will not qualify if charged separately from dependent care expense. Small amounts may qualify if incidental to and an inseparably part of the dependent care (e.g., lunch included with preschool care).
<b>Foreign countries, medical care received in</b>	Potentially	Medical FSA, HSA	In general, expenses incurred in other countries must meet the same requirements that would apply if the expenses were incurred in the U.S. (e.g., the expenses must be primarily for medical care, may not be for a cosmetic procedure, etc.). Note that the treatments must be legal in the U.S. and the other country, and that special rules apply to medicines and drugs obtained outside the U.S.
<b>Funeral expenses</b>	No		--
<b>Gauze pads</b>	Yes	Medical FSA, HSA	--
<b>Glasses</b>	Yes	Medical FSA, HSA	"Glasses" needs to include the purchase of both frames and prescription lenses. Eyeglass cleaning supplies, glasses cases, and repair kits are also eligible.
<b>Glucosamine</b>	Yes	Medical FSA, HSA	--

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<b>Glucose-monitoring equipment</b>	Yes	Medical FSA, HSA	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.
<b>Guide dog, other service animal</b>	Yes	Medical FSA, HSA	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.
<b>Hair removal and transplants</b>	Rx	Medical FSA, HSA	Can be approved in very rare circumstances if recommended by a physician to treat a specific condition such as hirsutism.
<b>Hand sanitizer</b>	Rx	Medical FSA, HSA	--
<b>Health club fees</b>	Dual-Purpose		Prepayments are not eligible until services have been rendered.
<b>Health screenings</b>	Yes	Medical FSA, HSA	.
<b>Hearing aids</b>	Yes	Medical FSA, HSA	The costs of the hearing aid, batteries, and repairs will qualify.
<b>Heating pad</b>	Yes	Medical FSA, HSA	--
<b>Hemorrhoid treatments</b>	Rx	Medical FSA, HSA	Example: Preparation H
<b>Home improvements</b>	Rx		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 does not 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.
<b>Homeopathic products</b>	Rx	Medical FSA, HSA	--
<b>Hormone replacement therapy (HRT)</b>	Rx	Medical FSA, HSA	--
<b>Hospital services</b>	Yes	Medical FSA, HSA	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.

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<b>Household services</b>	No		These include housekeeper, maid, and cook.
<b>Humidifier</b>	Rx	Medical FSA, HSA	Special rules may apply. See also Capital expenses; Home improvements.
<b>Hydrotherapy</b>	Dual-Purpose	Medical FSA, HSA	--
<b>Hypnosis</b>	Dual-Purpose	Medical FSA, HSA	--
<b>Hysterectomy</b>	Yes	Medical FSA, HSA	--
<b>Immunizations</b>	Yes	Medical FSA, HSA	--
<b>Incidental expenses (extra charges for special activities)</b>	Potentially	Dependent Care FSA	Will not qualify if charged separately from dependent care expenses. May qualify if incidental to and an inseparable part of the dependent care.
<b>Incontinence supplies</b>	Yes	Medical FSA, HSA	Examples: Poise Pads, Depends, Teena
<b>Insect-bite creams and ointments</b>	Rx	Medical FSA, HSA	Examples: Benadryl, Cortaid
<b>Insurance premiums</b>	Potentially	Medical FSA, HSA	Insurance Premiums are never eligible with a Medical FSA; only Long-Term Care insurance premiums, health continuation coverage (such as COBRA), coverage for individuals over 65, and health care premiums while receiving unemployment compensation are eligible with an HSA.
<b>Kindergarten</b>	No		Such expenses are primarily educational in nature, whether half or full-day, private or public and state-mandated or voluntary. See After-school care and Before-school care.
<b>Kleenex</b>	No		--
<b>Lactation consultant</b>	Yes	Medical FSA, HSA	--
<b>Lamaze classes</b>	Potentially	Medical FSA, HSA	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.
<b>Language training</b>	Dual-Purpose	Medical FSA, HSA	Such expenses will qualify for a child with dyslexia or an otherwise disabled child.
<b>Laser eye surgery; Lasik</b>	Yes	Medical FSA, HSA	--
<b>Laser hair removal</b>	No	Medical FSA, HSA	--
<b>Late fees</b>	No		Example: For late payment of bills for medical services
<b>Late payment fees</b>	No		Will not qualify if the parent paid the childcare bill late.
<b>Late pickup fee</b>	Yes		--

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Latex gloves	Yes	Medical FSA, HSA	--
Laxatives	Rx	Medical FSA, HSA	Example: Ex-Lax
Learning disability, instructional fees	Dual-Purpose	Medical FSA, HSA	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.
Lice comb	Yes	Medical FSA, HSA	--
Lice treatments	Rx	Medical FSA, HSA	Examples: Rid, professional hair combing
Lifeline screenings	Yes	Medical FSA, HSA	--
Liquid adhesive for small cuts	Yes	Medical FSA, HSA	See also Bandages, for torn or injured skin.
Lodging at a hospital or similar institution	Yes	Medical FSA, HSA	Will qualify if the principal reason for being there is to receive medical care.
Lodging not at a hospital or similar institution	Potentially	Medical FSA, HSA	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		--
Long-term care expenses	Potentially	Dependent Care FSA	See Custodial care and Elder care.
Looking for work (care that enables the employee and/or spouse to look for work)	Potentially	Dependent Care FSA	Will qualify if the employee and spouse are actively looking for work. However, a person who does not find a job and has no earned income for the year will not be able to exclude the expenses from income.
Lotions	No		--
Lubricants	Yes	Medical FSA, HSA	Example: KY Jelly
Lumbar support chair cushions	Rx	Medical FSA, HSA	--
Makeup	No		--
Marijuana or other controlled substances in violation of federal law	No		See also Controlled substances in violation of federal law.

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Massage therapy	Dual-Purpose	Medical FSA, HSA	--
Maternity clothing	No		--
Mattresses	Rx		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	Medical FSA, HSA	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		Will not qualify even if accompanying a patient for medical reasons.
Mederma	Rx	Medical FSA, HSA	Must contain SPF 30 or higher to be considered eligible. The SPF must be specified on the receipt, or a copy of the box/bottle displaying the price must be included.
Medical alert bracelet or necklace	Yes	Medical FSA, HSA	--
Medical records charges	Yes	Medical FSA, HSA	Example: The fee associated with transferring medical records to a new medical practitioner will qualify.
Medical services for a disabled dependent over age 12	No	Medical FSA, HSA	This expense would need to be filed under the Medical FSA.
Medical services for a disabled dependent under age 13	Yes	Medical FSA, HSA	Will qualify if used to enable the employee and spouse to be gainfully employed.
Mentally handicapped, special home for	Dual-Purpose	Dependent Care FSA	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.
Midwives	Yes	Medical FSA, HSA	--
Mileage charged by the DCA provider	Yes	Dependent Care FSA	--
Mileage for the parent to bring the qualifying individual to daycare	No		--
Mineral supplements	Rx	Medical FSA, HSA	--

Type of Expense	Eligible?	Plan Type	Comments
Missed appointment fees	No		--
Morning-after contraceptive pills	Rx	Medical FSA, HSA	--
Motion sickness patches or wristband	Yes	Medical FSA, HSA	--
Motion sickness pills	Rx	Medical FSA, HSA	Examples: Bonine, Dramamine
Mouthwash	No		--
Multivitamins	Rx	Medical FSA, HSA	--
Nanny	Potentially	Dependent Care FSA	Will qualify to the extent that the amounts paid are for the care of a qualifying individual. Household services not directly related to the care of the qualifying individual will not qualify. See Au Pair and Registration fees.
Nasal Sprays	Potentially	Medical FSA, HSA	Nasal sprays generally do not require a doctor's prescription. However, because of the variety of products available, it is recommended to obtain a doctor's prescription for them in the event of an IRS audit.
Nasal strips	Rx	Medical FSA, HSA	Nasal strips 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 used to prevent snoring and those used by athletes are not eligible.
Nebulizer	Yes	Medical FSA, HSA	--
Needle container	Yes	Medical FSA, HSA	--
Neti pots	Yes	Medical FSA, HSA	--
Nicotine gum or patches	Rx	Medical FSA, HSA	Examples: Nicorette, Nicoderm
Norplant insertion or removal	Yes	Medical FSA, HSA	--
Nursing home	No		See Elder care.
Nutritional supplements	Rx	Medical FSA, HSA	See also Dietary supplements; Mineral supplements.
Obstetrical birthing expenses	Yes	Medical FSA, HSA	Prepayments towards the delivery cannot be reimbursed until the birth.
Occlusal guards	Yes	Medical FSA, HSA	--
Online or telephone consultation, medical practitioner's fee for	Dual-Purpose	Medical FSA, HSA	Will qualify, so long as the consultation's purpose is to obtain the advice to treat or mitigate a medical condition.

Type of Expense	Eligible?	Plan Type	Comments
Orthodontia	Yes	Medical FSA, HSA	--
Orthopedic shoes	Rx	Medical FSA, HSA	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	Medical FSA, HSA	--
Osteopath fees	Yes	Medical FSA, HSA	--
Overnight camp	No		Expenses for overnight camps are not employment-related. See Day camp.
Ovulation monitor	Yes	Medical FSA, HSA	--
Oxygen and equipment	Yes	Medical FSA, HSA	--
Pain relievers	Rx	Medical FSA, HSA	Examples: Advil, Aspirin, Tylenol, Aleve, Midol
Parent of employee?s under age 13 qualifying child (payments to the parent for care of the qualifying child)	No		See Relative (payments to a relative for dependent care).
Part-time employment (payments to provider when the employee is not working)	Potentially		If the employee is required to pay for care on a basis that includes both work and non-work days, payments for periods that include both work and non-work days will qualify in full. Otherwise, expenses must be allocated between work and non-work days.
Pedialyte	Rx	Medical FSA, HSA	--
Pedometer	No		--
Penile implants	Dual-Purpose	Medical FSA, HSA	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	Rx	Medical FSA, HSA	--
Personal trainer fees	Dual-Purpose		--
Physical exams	Yes	Medical FSA, HSA	--
Physical therapy	Yes	Medical FSA, HSA	--
Placement fees for finding a dependent care provider	No		Will not qualify as such fees are generally not required in order to obtain care.
Pregnancy test kits	Yes	Medical FSA, HSA	--

Type of Expense	Eligible?	Plan Type	Comments
Prenatal Vitamins	Yes	Medical FSA, HSA	--
Prepaid fees for care	Potentially	Dependent Care FSA	Will qualify if the fee must be paid in order to obtain care. However, the fee cannot be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.
Preschool/nursery school	Yes	Dependent Care FSA	--
Prescription drug discount programs	No		Fees for discounts on drugs are not considered medical care.
Prescription drugs and medicines obtained from other countries	No	Medical FSA, HSA	--
Probiotics	Rx	Medical FSA, HSA	--
Prosthesis	Yes	Medical FSA, HSA	--
Psychiatric care	Yes	Medical FSA, HSA	Includes the costs associated at a special center that provides medical care.
Psychoanalysis testing	Dual-Purpose	Medical FSA, HSA	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, nor if the expense stems from training to be a psychoanalyst.
Psychological care	Dual-Purpose	Medical FSA, HSA	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		May be eligible, 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.
Recreation	No	Dependent Care FSA	--
Registration fee	Potentially	Dependent Care FSA	Will qualify if the fee must be paid in order to obtain care. However, the fee cannot be reimbursed until care is provided. Fees that are forfeited (e.g., because the employee selects a different provider) will not qualify.

Type of Expense	Eligible?	Plan Type	Comments
<b>Relative (payments to a relative for dependent care)</b>	Potentially	Dependent Care FSA	Will qualify if used to enable the employee and spouse to be gainfully employed. Will not qualify if the babysitter is (1) under age 19 and is the employee's child, step-child, or eligible foster child; (2) an individual for whom the employee or spouse can claim a deduction on IRS Form 1040; (3) the employee's spouse; or (4) a parent of the employee's under age 13 qualifying child.
<b>Rubbing alcohol</b>	Rx	Medical FSA, HSA	--
<b>Safety glasses</b>	Potentially	Medical FSA, HSA	Will not qualify unless lenses are prescription.
<b>Schools and education, residential</b>	Dual-Purpose		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 will not qualify.
<b>Schools and education, special</b>	Dual-Purpose		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 will not qualify.
<b>Screening tests</b>	Yes	Medical FSA, HSA	Will qualify if the tests are used for medical diagnoses. Examples include hearing, vision, and cholesterol screenings.

Type of Expense	Eligible?	Plan Type	Comments
Security system for the home	No		--
Seeing-eye dog	Yes	Medical FSA, HSA	See also Guide dog, other service animal.
Self-employment, expense incurred in connection with	Potentially	Medical FSA, HSA	Will qualify to the extent that the expenses are incurred for dependent care.
Shampoos	No		--
Shaving cream or lotion	No		--
Shipping and handling fees	Yes	Medical FSA, HSA	Reimbursable if incurred due to a qualifying medical expense.
Sick employee (payments to provider when sick employee stays home)	Potentially	Dependent Care FSA	If the absence is considered short and temporary (up to two consecutive weeks) and the care-giving arrangement requires the employee to pay for care during the absence, then a payment for a period that includes the absence will qualify for reimbursement in full; other absences generally will not qualify.
Sick-child facility	Potentially	Dependent Care FSA	Will qualify when incurred to enable the employee and spouse to go to work when the child is ill, when the primary purpose is child care.
Sinus medications	Rx	Medical FSA, HSA	See also Nasal strips or sprays.
Sleep aids	Rx	Medical FSA, HSA	--
Smoking-cessation medications	Rx	Medical FSA, HSA	Amounts paid for prescribed and OTC drugs used to stop smoking will qualify.
Smoking-cessation programs	Yes	Medical FSA, HSA	Amounts paid for a stop-smoking program will qualify.
Soaps	No		--
Special foods	Rx		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)
Speech therapy	Yes	Medical FSA, HSA	--
Sperm, storage fees	Dual-Purpose	Medical FSA, HSA	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.
Spermicidal foam	Rx	Medical FSA, HSA	--

Type of Expense	Eligible?	Plan Type	Comments
Spouse of employee (payments to a spouse for dependent care)	No		See Relative (payments to a relative for dependent care).
Stem cell, harvesting and/or storage of	Dual-Purpose	Medical FSA, HSA	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	Medical FSA, HSA	--
Summer day camp	Potentially	Dependent Care FSA	See Day camp.
Summer school	No		Such expenses are primarily educational in nature and therefore do not qualify.
Sun protective clothing	Rx	Medical FSA, HSA	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. The receipt must show the purchase was from an accredited sun-protective company such as Solumbra® or Coolibar®.
Sunburn creams and ointments	Rx	Medical FSA, HSA	Example: Aloe
Sunglasses	Potentially	Medical FSA, HSA	Prescription sunglasses would qualify.
Sunglasses, clip-on	Rx	Medical FSA, HSA	Will qualify if prescribed by a physician to treat a specific medical condition.
Sunscreen	Potentially	Medical FSA, HSA	Sunscreen will likely qualify as a medical care expense because its sole purpose is to prevent sunburn and it is not a medicine or drug. Only sunscreen at or above 30 SPF will qualify.
Sunscreen, cosmetics or similar products with	No	Medical FSA, HSA	--
Supply fees	No		--

Type of Expense	Eligible?	Plan Type	Comments
<b>Support hose/TED stockings</b>	Yes	Medical FSA, HSA	--
<b>Tanning lotion</b>	Potentially	Medical FSA, HSA	Tanning lotions and similar products generally won't qualify, unless they contain an SPF of 30 or higher.
<b>Taxes on medical services and products</b>	Yes	Medical FSA, HSA	This includes local, sales, service, and other taxes.
<b>Teeth whitening</b>	No		--
<b>Telephone for hearing-impaired persons</b>	Yes	Medical FSA, HSA	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.
<b>Television for hearing-impaired persons</b>	Yes	Medical FSA, HSA	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.
<b>TENS unit</b>	Yes	Medical FSA, HSA	--
<b>Thermometers</b>	Yes	Medical FSA, HSA	Will qualify if for medical use.
<b>Throat lozenges</b>	Rx	Medical FSA, HSA	Examples: Cepacol, Chloraseptic. See also Cough drops/suppressants.
<b>Toiletries</b>	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).
<b>Toll bridges</b>	Yes	Medical FSA, HSA	Eligible if incurred due to a qualifying medical expense. See also Transportation expenses for person to receive medical care.
<b>Toothache and teething pain relievers</b>	Rx	Medical FSA, HSA	Example: Orajel
<b>Toothbrushes</b>	No		Will not 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.

Type of Expense	Eligible?	Plan Type	Comments
<b>Toothpaste</b>	Rx		Costs of specialized toothpastes will qualify to the extent that they exceed ordinary personal use requirements (e.g., only the excess cost of the specialized toothpaste over the cost of regular toothpaste qualifies).
<b>Transplants</b>	Yes	Medical FSA, HSA	Includes surgical, hospital, and laboratory services as well as transportation expenses for organ donors.
<b>Transportation expenses</b>	Potentially	Medical FSA, HSA	Will qualify for transporting a qualifying individual to or from a place where care is provided and the transportation is furnished by a dependent care provider. Otherwise, such expenses generally are not considered to be for care, but might qualify if part of the dependent care charge (i.e., if incidental to and an inseparable part of the dependent care).
<b>Transportation expenses for person to receive medical care</b>	Yes	Medical FSA, HSA	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.
<b>Tuition expenses</b>	No		Such expenses are primarily educational in nature and therefore do not qualify.
<b>Tuition for special-needs program</b>	Dual-Purpose	Medical FSA, HSA	Will qualify if the primary purpose is for medical care.
<b>Tutoring programs</b>	No		Such expenses are primarily educational in nature and therefore do not qualify.
<b>Umbilical cord, freezing and storing of</b>	Dual-Purpose	Medical FSA, HSA	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.
<b>Unemployment (care that enables the employee and/or spouse to look for work)</b>	Potentially	Dependent Care FSA	See Looking for work (care that enables the employee and/or spouse to look for work).
<b>Uniforms</b>	No	Dependent Care FSA	--

Type of Expense	Eligible?	Plan Type	Comments
<b>Vacation (payments to provider for periods when employee is on vacation)</b>	Potentially		If the absence is considered short and temporary and the care-giving arrangement requires the employee to pay for care during the absence, then a payment for a period that includes the absence will qualify for reimbursement in full; other absences generally will not qualify.
<b>Vaccines</b>	Yes	Medical FSA, HSA	--
<b>Vasectomy</b>	Yes	Medical FSA, HSA	--
<b>Vasectomy reversal</b>	Yes	Medical FSA, HSA	--
<b>Veneers</b>	No		--
<b>Viagra</b>	Yes	Medical FSA, HSA	--
<b>Vitamins</b>	Rx	Medical FSA, HSA	--
<b>Volunteer work (care that enables employee and/or spouse to volunteer)</b>	No		Will not qualify if the volunteer work is unpaid or for nominal pay.
<b>Walkers</b>	Yes	Medical FSA, HSA	--
<b>Warranties/Insurance on a product</b>	No		--
<b>Wart remover treatments</b>	Rx	Medical FSA, HSA	Example: Compound W
<b>Water Pik</b>	Rx	Medical FSA, HSA	--
<b>Weight loss drugs</b>	Rx	Medical FSA, HSA	--
<b>Weight-loss programs</b>	Dual-Purpose	Medical FSA, HSA	--
<b>Wheelchair</b>	Yes	Medical FSA, HSA	--
<b>Wigs</b>	Rx		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).
<b>Yeast infection medications</b>	Rx	Medical FSA, HSA	Example: Monistat

Type of Expense	Eligible?	Plan Type	Comments
<p><b>Key</b></p> <p><b>Yes:</b> The expense is eligible for reimbursement.</p>	<p><b>No:</b> The expense is not eligible for reimbursement under any circumstance.</p>	<p><b>Dual-Purpose:</b> The expense may be eligible for reimbursement if a Medical Necessity letter or signed doctor's note is provided to Discovery Benefits. The expense must be used to treat a medical condition.</p>	<p><b>Potentially:</b> The expense may be eligible for reimbursement provided certain conditions or criteria (as specified in the Comments and Special Rules section) are satisfied.</p>
<p><b>Rx:</b> The expense is eligible for reimbursement once a doctor's prescription has been obtained prior to purchase. The purchase must be at a drug store, pharmacy, non-healthcare merchant that has a pharmacy (Target, Walgreens, etc.) or mail/web based vendors that sell prescription drugs.</p>			