

FSA ELIGIBLE AND INELIGIBLE EXPENSES

The following are types of products that typically would be included under each designation. These are strictly guidelines and do not represent an all-inclusive listing.

Eligible:

Devices and Supplies

Category	Example	Comment
Acupressure Treatments	Sea Band, Flents EZ Travel Wrist Band	Products that treat a medical condition are eligible. Weight-loss products are dual-purpose.
Breast Pumps and Breast-Feeding Supplies	Breast Pump (cost or rental fee), Breast Pump Parts (pump valve, replacement tubing, piston unit, diaphragms, pump body, flange, shield), Storage Bottles, Storage Bags, Gel Pads, Nursing Pads, Nipple Shields, Conversion Kits, Areola Stimulator, Car Adapter	Products that directly aid lactation are eligible. Items not eligible include: Bottle Stands, Bottle Nipples, Cleaners, Freezer Blocks, Bra Shields and Nursing Pillow and Covers, Nursing Bras and Milk Coolers
Compression Hosiery	Medical Compression 30-40 and above; any compression of Anti-Embolism Stockings, Ulcer Care Compression or Lymphedema	Treats condition-specific medical conditions such as anti-embolism, ulcer care or lymphedema
Contraceptives	Condoms (with and without spermicide) – Trojan, Durex, Lifestyle.	See also Contraceptives under OTC Drugs and Medicines for products that include an active drug ingredient.
Cotton Balls, Rolled Cotton, Cotton Applicators	US Cotton Sterile Cotton Balls and Rolls	Only Sterile cotton products are eligible. Non-sterile products are dual-purpose.
Dental Repair	Dentek, Temparin, DOC Recapit	Temporary dental repair products are eligible.
Denture Adhesives, Repair, and Cleansers	PoliGrip, Benzodent, Plate Weld, Efferdent	Denture cleaners and maintenance products are eligible. See also Denture Pain Relief under OTC Drugs and

Category	Example	Comment
		Medicines for products that include an active drug ingredient.
Diabetes Care	Ascensia Meters & Strips, One Touch Meters & Strips, Softclix Lancets & Device, Monoject insulin syringes; Dex 4 glucose products	Testing (meters, strips, lancets, alcohol swabs), dosing (syringes, pens, etc.), glucose are eligible. Personal Care are ineligible or dual purpose.
Diagnostic Products (Includes thermometers, blood pressure monitors, cholesterol testing, pulse oximeters, drug, alcohol, and body fat testers)	Braun Forehead Thermometer, Nexcare Thermometer, Lifescan BP Monitor, Cholestak, Azo UTI Test Strips, Quest Pulse Oximeter	Includes devices that monitor, screen or test for the presence of disease, dysfunction of the body or for other medical conditions.
Diapers – Juvenile Incontinence	GoodNites, Under Jams	Products marketed for juvenile incontinence only. Regular diapers and training pants are not eligible.
Downloadable Apps with Medical Function for tablets and smartphones		App cost could be a medical expense if used for medical purpose only (i.e. track heart rhythm). Apps that include function for general wellness are not eligible.
Durable Medical Equipment	Wheel Chairs, Crutches, Oxygen Machines	Can be included when manufacturer provides UPC, merchants can mark non-UPC tagged items as private label items. See Home Health Care for additional criteria.
Ear Care	Bionix Oto Clear, Select Nutrition Ear Wax Candle, Provent Hearing Aid Dryer	Ear drops ear syringes, ear wax removal devices, ear candles, hearing aid cleaners and dryers. See also Ear Care under OTC Medicines and Drugs for products that include an active drug ingredient.

Category	Example	Comment
Enemas	Bags, Syringes, pre-filled saline enemas - Fleet	Devices are eligible. Pre-filled enemas are eligible.
Eye Care	Contact lens care, eyeglass repair kits	Products used to maintain corrective lenses and frames are eligible. Post-surgical eye protection is eligible.
Family Planning	EPT, Answer Quick & Simple Ovulation Test, Clearblue Fertility Monitor	Pregnancy, ovulation and fertility kits are eligible. Dietary supplement-only products are not eligible.
First Aid Dressings & Supplies	Band Aid, 3M Nexcare, J&J First Aid, non-sport tapes, Simply Saline Wound Wash	If the main purpose is for medical care and there is no "normal" use that is not medical, it could automatically qualify as eligible. Saline wound washes are eligible. Bandages impregnated or coated with a medicated product are eligible. Tapes and bandages indicated as "Athletic" or "Sport" are eligible unless marketed as performance enhancing.
Foot Care Treatment	Corn & callus cushions & pads, corn & callus remover implements; therapeutic insoles, orthotic inserts, arch supports, heel cups	Products that have a primary purpose to treat specific ailments are eligible; products for general use or comfort are dual-purpose.
Glucosamine &/or Chondroitin	Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements	Glucosamine-only or main ingredient glucosamine products are eligible.
Head Lice Products	Nix Lice Comb, Rid Lice Comb	Combs, electronic devices are eligible. Preparations are not eligible.
Health Care Services	Urgent Care or Primary Care services provided by a licensed practitioner at an IAS merchant	
Health Supports	ACE, Futuro, braces, elastic bandages, hot/cold therapy,	If the main purpose is for medical care and there is no "normal" use that is not

Category	Example	Comment
	orthopedic supports, rib belts, back braces, etc.	medical, it could automatically qualify as eligible. Athletic tape - typically used on existing injuries or as prevention against further injury, similar to a brace or wrap; not a performance enhancement product will be eligible. Work/industrial back braces belts used to prevent or treat back injury will be eligible. Items eligible if not marketed solely for performance enhancements.
Hearing Aid/Medical Batteries	Duracell, Energizer Hearing Aid Batteries	Multi-purpose batteries not eligible.
Home Health Care (limited segments)	Elevated toilets, commodes, limb/joint protectors, medical/nutritional IV products, shower grab bar, bath transfer benches, shower stools, urinals/bedpans, traction, specialized braces & supports, ostomy, mastectomy products, urological, respiratory (excluding general air filters), electrotherapy, mobility (canes, walkers, rollators, wheelchairs), wound care, incontinence, diagnostics (stethoscopes, thermometers, bp monitors), medication dosers/organizers and medical alerts (jewelry, alarms, etc.) are eligible.	Bathroom safety, nutritional foods/liquids, positioning & support (backrests, pillows, etc.), patient room supplies, physical therapy, aids for daily living. General rule applies that these products may be used as part of the aging process which is not considered a medical condition, however equipment that assists daily functions like mobility qualify even if impairment is due to aging. Accessories not related to the actual function of equipment, such as cup holders, totes and baskets, are dual-purpose. See Dual-Purpose Home Health Care section.
Hot & Cold Therapy	ACE Hot/Cold Compress, Cara Ice Bag, Bed Buddy Back Wrap, Kaz Heating Pad, ThermaCare Heat Wrap	Freezer or instant cold packs, microwave or instant hot packs/pads, ice bags and electric heating pads are eligible. See also Pain Relief Oral and Topical for Medicated pads.

Category	Example	Comment
Incontinence Protection	Attends, Depend, Prevail, GoodNites, UnderJams	Skin care, cleansing products and diapers/training pants are dual-purpose.
Lip Balms - Sun Care	Banana Boat SPF 50, Bullfrog Water Armor SPF30	Primary use must be for protection against skin cancer and premature skin aging with indication of UVA and UVB protection (broad spectrum) and 15 and above (15+). Products that are primarily moisturizers/cosmetic with a sunscreen are dual-purpose.
Menstrual Care Products: Feminine Protection	Kotex, Always, Stayfree, Tampax	Expenses associated with menstruation or other genital-tract secretions. (Tampon, Pads, Liner, Cup, Sponge, Disposable or Non-disposable Underwear for Menstruation, or other similar products).
Mouth Guards	Dentek, Night Guard	Night mouth guards are eligible. Mouth guards used in sports to prevent mouth injury and reduce risks of concussions will be eligible if not marketed solely for performance enhancements.
Nasal Moisturizers & Washes	Neilmed Neti Pot & solutions, Ocean Saline Spray, Simply Saline	Products that are saline and primarily for moisturizing but may contain added aloe, menthol or eucalyptus, etc. are eligible.
Nasal Strips & Snore Relief	Breathe Right	To treat sleep apnea or improper breathing. Excludes strips marked solely for performance enhancements.
Prenatal Vitamins	Stuart Prenatal, Nature's Bounty Prenatal Vitamins	

Category	Example	Comment
Reading Glasses and Maintenance Accessories	Foster Grant Reading Glasses, Apex Eye Glass Repair Kit, BL Sight Saver Lens Cloths	Accessories used to maintain corrective lenses and frames are eligible. Chains, cases, etc. are not eligible.
Sun Protection (SPF 15 & above, and Broad Spectrum)	Coppertone SPF15+, Banana Boat SPF 15+, Cerave SPF 30, No-Add Sport Stick SPF50	Primary use must be for protection against skin cancer and premature skin aging with indication of UVA and UVB protection (broad spectrum) and 15 and above (15+). Products that are primarily moisturizers/cosmetic with a sun screen are dual-purpose.
TENS	Homedics Rapid+Relief, Icy Hot Smart Relief, Zewa Spa Buddy	TENS units and supplies are eligible.
Wart Removers – Cryo Products	Compound W Freeze Off, Dr Scholl's Freeze Away, Wartner	
Vaccinations	Flu Shots, Pneumonia, Shingles Vaccinations	

OTC Medicines and Drugs (Included in Eligible Product List):

Category	Example	Comment
Acid Controllors	Pepcid AC, Zantac, Prilosec	
Acne Medications	Clearasil, OXY	
Allergy & Sinus	Alavert, Benadryl, Claritin, Sudafed	
Antibiotic Products	Bacitracin, Neosporin, triple antibiotic ointment	

Category	Example	Comment
Anti-Diarrheals	Imodium, Kaopectate	
Anti-Gas	Gas-X, Phazyme	Dietary Supplement gas products/enzymes are dual-purpose
Antifungal (Foot)	Lamisil, Lotrimin	
Anti-Itch & Insect Bite Remedies	Caladryl, Lanacane, Sarna, hydrocortisone	
Antiparasitic Treatments	Nix, Rid, lice treatments	
Antiseptics & wound cleansers	Rubbing alcohol, peroxide, epsom salt, Betadine, Hibiclens	
Baby Electrolytes and dehydration	Pedialyte, Enfalyte	Baby Electrolytes and dehydration
Baby Rash Ointments & Creams	Desitin, Aveeno Baby	Includes petroleum jelly merchandised and marketed for baby rash
Baby Teething Pain	Baby Orajel, Anbesol Baby Oral Gel	
Cold Sore Remedies	Abreva, Herpecin, Orajel	Only medicated products are covered
Contraceptives (non-condom products)	Encare Inserts, VCF Film, Plan B Tablet	OTC drugs or medicated spermicide-only products are eligible. See Contraceptives under Devices and Supplies for non-medicated product eligibility.
Cough, Cold & Flu	Robitussin, Theraflu, Vicks, Halls,	Cold preventative products which are "proven to lessen the severity" or "reduce the duration" of colds

Category	Example	Comment
	Cepacol, Zicam, Cold-Eeze	or flu are covered. These include homeopathic, natural products, some herbals and some forms of zinc. Products that are merely dietary supplements and marketed as such, including those claiming to "support the immune system" (i.e. Airborne), are not covered. Hand sanitizers in cold not covered.
Denture Pain Relief	Orajel Denture Pain Relief Gel, Benzodent Cream	
Digestive Aids	Lactaid, Lactase, Beano,	Digestive aids that are Dietary Supplements are dual purpose.
Ear Care	Medicated ear drops, Debrox, Similasin	
Eye Care	Visine, Refresh Tears	
Feminine Antifungal and Anti-itch	Monistat, Gyne-Lotrimin, Vagisil, Soothing Care	
Fiber Laxatives (bulk forming)	Benefiber, Fibercon, Metamucil (powder or pills)	Covered when used to treat a medical condition for short duration; bars and drinks that are "nutritional foods" for help with regularity are not covered (dual-purpose)
First Aid Burn Remedies	Dermoplast, Solarcaine	Must contain an antiseptic or pain reliever, 100% aloe is not covered (dual-purpose)
Foot Care Treatment	Corn & callus treatments, wart removers	Products that treat specific ailments are eligible; products for general use or comfort are not eligible (dual-purpose)
Hemorrhoidal Preparations	Preparation H, Tucks	

Category	Example	Comment
Homeopathic Remedies	Boiron and Hyland products	Homeopathic products are classified as drugs under the Food, Drug & Cosmetic Act and fall under the same criteria as other OTC Medicines.
Incontinence Protection & Treatment Products (Includes anti-fungals)	Calmoseptine, Baza Anti-fungal Cream	Skin and cleansing products not covered (dual-purpose)
Laxatives (non-fiber)	Dulcolax, Ex-Lax, Miralax	Stimulant, saline, lubricant, etc (non-fiber)
Motion Sickness	Dramamine, Bonine	Acupressure products are eligible.
Medicated Nasal Sprays, Drops & Inhalers	Afrin Spray	
Medicate Nasal Strips		
Oral Remedies or Treatments (Includes Saliva substitutes, mouth sore treatments, dental repair)	Salivart, Anbesol, Orajel, Dentemp	Only dry mouth remedies that are saliva substitutes are covered (gels, sprays, etc. not mouthwash, rinses, toothpaste)
Pain Relief Oral & Topical	Tylenol, Advil, Midol, Bayer Aspirin, Aspercreme, Ben-Gay, Icy Hot	Medicated topical pain relievers that contain menthol, eucalyptus, capsaicin, trolamine salicylate, etc. are not covered. Air-activated heat patches are covered.
Medicated Respiratory Treatments and Vapor Products	Primatene, Bronkaid, medicated Vics Vapor Rub	Includes asthma medications; vaporizers and humidifiers are dual-purpose.

Category	Example	Comment
Skin treatments	Psoriasisin, MG217, Dermarest Eczema	Medical expense as long as intended purpose is to treat existing skin conditions like eczema, psoriasis, rosacea, etc. (as opposed to mere prevention)
Sleep Aids & Sedatives	Unisom, Nytol, Sominex	
Smoking Deterrents	Nicoderm, Nicorette	
Stomach Remedies	Mylanta, Maalox, Tums	

Dual-purpose (Not Included in Eligible Product List):

Personal care and treatments are not eligible.

Category	Example	Reimbursement Use
Allergy Pillows, Mattress Covers, Air Purifiers, Filters, etc.	Allerese Pillow Cover, Allergy Control Bedding, Honeywell HEPA Allergan Remover Air Purifier	To treat allergies diagnosed by physician
Anti-bacterial Hand Sanitizers	Purell, Nexcare, Germ-X	Personal use component; but/for test must be established
Baby Diapers	Huggies, Pampers, Pullups	To treat juvenile incontinence or medical condition
Baby Formulas/Nutritionals	Pediasure, Progestimi, Enfamil RTFI	Only specialty formulas/nutritionals are covered if medically necessary and authorized by medical practitioner. Only the excess cost between regular formula and the specialized formula may be eligible under an employer's plan.
Compression Hosiery and Accessories	Jobst, TED, Futuro – 20-30 or below, garters, care kits, fixatives, etc.	Most of these products primary purpose is for general health or mild medical treatments at compressions 20-30 or below. They are dual-purpose/ineligible but may be

Category	Example	Reimbursement Use
		reimbursed for the cost over “regular” socks/hosiery if a LOMN is submitted.
Cosmetics/Beauty Products with Sunscreen	Colorscience Powders & Mousse, Bare Minerals Powders, Neutrogena Healthy Skin Glow Sheers	The primary purpose of these products is not sun protection and would not pass the “but for” test. The manufacturer’s identity is cosmetic; product is marketed as cosmetic in nature (improves or enhances appearance, tints/colors) and usually found in cosmetic departments or outlets.
Cough, Cold & Flu Dietary Supplements	Airborne, Hall's Defense, Germ Defense Alka Seltzer Immunity	Products that are merely dietary supplements and marketed as such, including those claiming to "support the immune system" (i.e. Airborne), are not covered (dual-purpose). Cold preventative products which are "proven to lessen the severity" or "reduce the duration" of colds or flu are covered. These include homeopathic, natural products, some herbals and some forms of zinc.
Diabetes Nutritionals	Glucerna, Boost Glucose	To treat symptoms of diabetes when recommended by physician
Diabetes Personal Care & Supplies (includes diabetes skin care, and socks)	Diabet-X Therapeutic Body Lotion, Diaderm Foot Cream, Dr. Comfort Diabetes Socks, Jobst Sensifit Socks	Personal care is generally not covered; must test or treat a specific symptom or condition of Diabetes. Diabetes socks are dual-purpose/ineligible but may be reimbursed for the cost over “regular” socks/hosiery if a LOMN is submitted.
Dietary Supplements	All dietary supplements including multiple vitamins, minerals, essential fatty acids (fish oil), oy, enzymes, amino acids, etc.	Dietary supplements, including herbals & botanicals are dual-purpose (exception: glucosamine & prenatal vitamins).

Category	Example	Reimbursement Use
Ear plugs	Mack's, Flents	To treat medical condition (presence of middle/inner ear tubes) diagnosed by physician
Exercise Equipment	Treadmill, exercise bike, pedalers, weights, hand exercisers	Exercise equipment is dual purpose in support of general health or a medical condition
Face/Respiratory Masks - medical grade or commercial/consumer	3M Cold weather, pollen/dust filtering masks	Products used for, cold weather, dust/pollen may also be used for work/general health needs.
Feminine Moisturizing	Replens, Rephresh	To treat vaginal dryness caused by medical condition
First Aid Burn & Scar Treatments & Skin Protectants (petroleum jelly)	Aloe, Mederma, Neosporin Scar Solution, Vaseline Jelly	Most are cosmetic in nature or have general use purposes
Fluoride Treatments	Gel-Kam	To treat medical condition diagnosed by physician & not for general oral care
Food Thickeners	Thick-It	Personal use component; but/for test must be established
Foot Insoles and Cushioning	Insoles, Heel & Arch, Dr. Scholl's Air Pillo, Odor Eaters	General use or comfort products are dual-purpose. Products must treat specific ailment to be eligible.
Gloves (Rubber & Cotton)	Cara Cotton Gloves, Curad Vinyl Gloves, Tronex Latex Gloves	Protective gloves of any type & cotton beauty gloves are dual-purpose.
Hair Growth Products	Rogaine	To treat symptom of medical condition diagnosed by physician

Category	Example	Reimbursement Use
Health Supports – Athletic, Sports	Sports Compression Sleeve, Compression Garments, etc.	Any products with a primary purpose of performance enhancement are dual-purpose.
Herbals & Botanicals	Echinacea, ginkgo biloba, garlic	Dietary supplements, including herbals & botanicals are dual-purpose (exception: glucosamine & prenatal vitamins).
Home Health Care (limited segments)	Including but not limited to: Nutritional foods/liquids, positioning & support (backrests, pillows, etc.), patient room supplies, physical therapy, aids for daily living, drug & alcohol tests.	General rule applies that these products may be used as part of the aging process which is not considered a medical condition, however equipment that assists daily functions like mobility qualify even if impairment is due to aging. Accessories not related to the actual function of equipment, such as cup holders, totes and baskets, are dual-purpose. Large expenditures like walk-in bath tub are dual purpose and may fall under capital expenditures. Home Health Care is dual-purpose other than what is indicated in the Home Health Care eligibility section (i.e. some patient room supplies like urinals/commodes and patient lifting and some aides for daily living like med dosers/organizers and medical alerts are eligible exceptions.
Incontinence Personal Care (Including perineal cleansers, moisturizers and general skin protectants)	Aloe Vesta 2n1, Ca-Rezz Wash, Sween Cream	Personal care and treatments are not eligible
Inversion Table		May be used to treat medical conditions or used for general health. Inversion tables are considered dual-purpose expenses.
Lip Balms - Moisturizers	Aquaphor SPF, Dermatone SPF23	Those with a primary purpose of moisturizing but have SPF of 15+ and state UVA/UVB are dual-purpose. (Lip balms with

Category	Example	Reimbursement Use
		sunscreen that are part of a sun care line are eligible). Cosmetics with SPF are not eligible.
Magnifying Glasses	BL Sight Saver Magnifying Glass, Flents Wallet Size Magnifying Glass	
Medical Nutritionals	Resource, Peptamen, Nutren	Satisfies normal nutritional needs and does not treat a specific condition
Medicated & Specialty Soaps	Basis Bar, Cetaphil Cleansing Bar	To treat skin condition diagnosed by physician
Minerals	Calcium Carbonate, Ferrous Sulfate, etc.	Under narrow circumstances, they will be eligible if used to treat medical condition or at-risk for illness diagnosed by physician
Nutritional Foods	Ensure, Boost	To treat medical condition diagnosed by physician & not for general health
Personal Amplification Devices		Can be used for enhancing sound for those not hearing impaired for personal benefit and not as a hearing aid. Items are dual-purpose.
Probiotics and Prebiotics	Culturelle, Florastor	To treat digestive condition and recommended by physician & not for general digestive health
Skin Care - Therapeutic Hand & Body	Eucerin, Aquaphor, Amlactin	To treat or remedy a skin condition diagnosed by physician. Lotions with SPF are primarily used as moisturizers and are dual-purpose.
Therapeutic Shampoo & Scalp Treatments (Medicated)	Nizoral, Neutrogena T-Gel	To treat skin/scalp condition for short duration diagnosed by physician

Category	Example	Reimbursement Use
Vaporizers & Humidifiers and Accessories	Vicks, Sunbeam, Kaz	Covered if used to treat illness; not covered for normal household use
Vitamins	Vitamin A, C, D, E, multivitamin, lutein eye vitamin	Under narrow circumstances, they will be eligible if used to treat medical condition or at-risk for illness diagnosed by physician
Weight Control Supplements	Alli, Slim Fast	To treat obesity diagnosed by physician

Other Ineligible Products:

Category	Example	Comment
Baby Toiletries, Baby Oil, Powder, Lotions & Creams	Johnson's Baby oil/Powder, Aveeno Baby Lotion	
Beauty Shampoos, Conditioners, Hair Treatments & Hair Coloring	Pantene, Suave, Dove, Aveeno Nourishing Treatment, Clairol Hair Color	
Cosmetics	Revlon, CoverGirl	
Deodorants	Speed Stick, Degree	
Facial Cleansers	Neutrogena Deep Clean, Dove Facial Cleanser	
Feminine Cleansing Products	Massengill, Summer's Eve	
Foot Grooming (Includes Implements, beauty &	Pedifix Foot File, O'Keefe's Foot Cream,	Non-medicated

Category	Example	Comment
comfort, moisturizers, odor & wetness)	Desenex Foot/Sneaker Spray	
Hair Removal & Bleaches	Nair, Veet	
Hand & Body Cleansing	Dove, Dial soap	
Lip Preparations	ChapStick, lip balm	
Oral Care (Includes toothpaste, toothbrush, mouthwash, breath remedies)	Crest, Colgate, Scope, Listerine, Binaca	Will not qualify even if a dentist recommends a special product to treat a medical condition like gingivitis. These are primarily used to maintain general health.
Shaving & Men's Grooming	Gillette, Schick	
Skin Care (Includes moisturizers, hand & body, bath products)	Aquaphor Ointment, Cococare Lotion, Dr Teal Bath Salt	
Sport Energy Liquids, Bars, etc.	Gatorade, EAS drinks/bars	
Sugar & Salt Substitutes	Equal, Splenda	
Sun Tanning	Banana Boat Deep Tan Oil SPF4, Coppertone SPF 10,	Sun tan lotion, after sun products that are less than SPF 15 and/or that do not offer "Broad Spectrum" coverage, do not meet the minimum FDA standard for prevention of skin cancer or premature aging

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