



What health care expenses **qualify?**



Qualifying health care expenses

Acupuncture	Diagnostic items/services	Operations	Speech therapy
Alcoholism treatment	Drug addiction treatment	Optometrist	Surgery
Ambulance	Drug overdose, treatment of	Organ donors	Television for hearing-impaired persons
Artificial limbs	Guide dog; other service animal	Orthodontia	Therapy
Artificial teeth	Hospital services	Osteopath fees	Transplants
Asthma treatments	Immunizations	Oxygen	Transportation expenses for medical care
Body scans	Laboratory fees	Physical exams	Vaccines
Braille books and magazines	Lodging at a hospital or similar institution	Physical therapy	Vision care (including eyeglasses, contact lenses, LASIK surgery)
Breast reconstruction surgery following mastectomy	Mastectomy-related special bras	Preventive care screenings	Wheelchair
Chiropractors	Medical alert bracelet or necklace	Prosthesis	X-ray fees
Coinsurance amounts	Medical supplies	Psychiatric care	
Copays	Obstetrical expenses	Screening tests	
Deductibles	Occlusal guards	Seeing eye dog	
Dental sealants		Sleep deprivation treatment	
Dental treatment		Smoking cessation programs	

Potentially qualifying health care expenses

A Certification of Medical Necessity Form must be completed by your physician.

AA meetings, transportation to and from	Fitness programs	Lamaze classes	Nutritionist's expenses
Alternative healers	Gambling problem, treatment for	Language training	Occupational therapy
Birthing classes	Health club fees	Lead-based paint removal	Personal trainer fees
Blood storage	Home improvements (such as exit ramps, widening doorways, elevator, etc.)	Lodging of a companion	Psychoanalysis
Books, health related		Long-term care services	Psychologist
Childbirth classes		Massage therapy	Varicose veins, treatment of
Counseling	Hypnosis	Mineral supplements	Veterinary fees (service animals)
Dyslexia treatment	Lactation consultant	Nursing services	Weight loss programs

Ineligible health care expenses

Appearance improvements	Electrolysis or hair removal	Late fees (e.g., for late payment of bills for medical services)	Recliner chairs
Car seats	Funeral expenses	Maternity clothes	Tanning salons and equipment
Controlled substances in violation of federal law	Hair removal and transplants	Mattresses	Teeth whitening
Cosmetic procedures	Household help	Missed appointment fees	Veneers
Ear piercing	Illegal operations and treatments		

Qualifying Personal Protective Equipment (PPE)

PPE for the primary purpose of preventing the spread of COVID-19 are eligible expenses.

- Masks
- Hand sanitizer
- Sanitizing wipes

Qualifying over-the-counter (OTC) items

Acne treatment	Contact lenses, materials and equipment	First aid kits	Pain relievers
Allergy medicine	Cough suppressants	First aid spray	Petroleum jelly
Antacids	Crutches	Gauze pads	Pregnancy test kits
Antibiotic ointments	Decongestants	Hearing aids	Reading glasses
Anti-itch creams	Dentures, denture adhesives	Hemorrhoid treatments	Sinus medications
Arthritis gloves	Diabetic supplies (including insulin)	Insect bite creams and ointments	Support braces
Aspirin	Diaper rash ointments and creams	Laxatives	Sunburn creams and ointments
Bandages	Diarrhea medicine	Medical monitoring and testing devices	Sunscreen
Blood pressure monitoring devices	Eczema treatments	Menstrual pain relievers	Thermometers
Calamine lotion	Expectorants	Motion sickness pills	Throat lozenges
Carpal tunnel wrist supports	First aid cream	Nasal strips or sprays	Toothache and teething pain relievers
Cold/hot packs		Orthopedic shoe inserts	Walkers
Cold medicine			Wart remover treatment
			Yeast infection medications

Potentially qualifying OTC expenses

Items in this category require a Certification of Medical Necessity form completed by your physician.

Air conditioner	Dietary supplements	Humidifier	Rogaine®
Air purifier	Fiber supplements	Incontinence supplies	Special foods
Allergy treatment products; household improvements to treat allergies	Glucosamine	Nutritional supplements	Sunglasses
Chondroitin	Herbs	Probiotics rehydration solution	Treadmill
Compression hose	Holistic or natural healers, dietary substitutes, and drugs and medicines	Retin-A	Vitamins
			Wigs

Ineligible OTC expenses

Dental floss	Hair colorants	Safety glasses	Toiletries
Deodorant	Mouthwash	Shampoos	Toothbrushes
Diet foods	Perfume, cologne	Shaving cream or lotion	Toothpaste
Face creams	Permanent waves	Skin moisturizers, hand lotion	

Eligible menstrual product expenses

Cups	Pads	Tampons	
Liner	Sponges	Other similar products used by individuals with respect to menstruation	

Eligibility rules for OTC items may change. The ability to pay for eligible items with the Spending Card may vary by merchant and is dependent on the merchant's IIAS system.

This is not a comprehensive list and is subject to change at any time and without notice. Items listed in each category may be reclassified into another category depending on future IRS guidance.

Reimbursement for any items contained on this list are also subject to the terms and conditions of your employer plan.

Eligible dependent care expenses

- Care in your home, someone else's home, or in a day care center for child care and/or elder care. Licensing requirements may apply.
- Registration fees for a day care.
- Before- and after-school care for children under age 13.
- Education expenses for a child not yet in kindergarten, such as nursery school expenses.
- Expenses paid to a relative are eligible; however, the relative cannot be under age 19, your spouse, child or a tax dependent.
- Day camp (not overnight) expenses if the camp qualifies as a day care center.