

Examples of Eligible and Ineligible Expenses

The following expenses are commonly requested for reimbursement from Flexible Spending Accounts (FSAs). This list is not comprehensive and is subject to change. In order for any expense to be eligible under your FSA, supporting documentation from your healthcare provider is required. Documentation must include:

- the date the service was incurred (not necessarily equal to the date of payment),
- a brief description of the service or product, and
- the name of the provider or place of purchase.

All expenses must be incurred for medical care, and not cosmetic or general health purposes. To be considered an eligible expense, any items listed as "Potentially eligible" will require a Letter of Medical Necessity or prescription from your healthcare provider. The letter or prescription must include the item prescribed, condition being treated, and duration of treatment. For your convenience, a Letter of Medical Necessity form is available at PacificSource.com/psa under Forms.

Please note: Healthcare reform places restrictions on over-the-counter (OTC) medicines. Effective January 1, 2011, most OTC medicines and drugs (excluding insulin) will require a Letter of Medical Necessity or prescription from your healthcare provider. Please note this ruling does not affect all OTC items, only those considered medicines or biologicals.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
AA meetings/ Alcoholism treatment	Eligible	Transportation expenses associated with outpatient care or attending meetings of an AA group qualify. Expenses for inpatient treatment (including meals and lodging), at a center for alcohol addiction will also qualify.
Acne treatment	Potentially eligible	Because acne is considered a disease, the cost of acne treatment will generally qualify, although over-the-counter (OTC) acne medications must be prescribed if incurred after December 31, 2010. However, the cost of regular skin care (face creams, etc.) does not qualify. And when the expense has both medical and cosmetic purposes (e.g., Retin-A, which can be used to treat both acne and wrinkles), a note from a medical practitioner recommending the item to treat a specific medical condition is normally required. See Drugs and medicines; Cosmetic procedures; Cosmetics; Retin-A; Toiletries.
Acupuncture	Eligible	
Adaptive equipment	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. Where applicable, only amounts above the cost of the regular version of the item will qualify. Depending on the nature of the item, other special rules may apply.
Adoption, pre- adoption medical expenses	Eligible	Medical expenses incurred before an adoption is finalized will qualify, if the child qualifies as your tax dependent when the services/items are provided. Adoption fees and other nonmedical expenses incurred in connection with adoption assistance are not eligible under the Healthcare FSA.
Air conditioners and purifiers	Potentially eligible	The primary purpose must be to treat or alleviate a medical condition and the expense must not have been incurred "but for" the condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. If it is attached to a home (such as central air conditioning), only the amount spent that is more than the value added to the property will qualify.
Allergy medicine	Potentially eligible	Examples: Alavert, Claritin, Zyrtec. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Allergy treatment products; household improvements to treat allergies	Potentially eligible	Expenses generally won't qualify if the product would be owned even without allergies, such as a pillow or a vacuum cleaner. However, an item necessary to treat a severe allergy will qualify. The excess cost of a special version of an otherwise personal item (e.g., a vacuum cleaner with a HEPA filter) over the normal cost of the item will qualify if a special version of the item is necessary for treatment. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Alternative healers, dietary substitutes, and drugs and medicines	Potentially eligible	Drugs and medicines recommended by alternative healers to treat a specific medical condition also can qualify as medical care. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. Expenses for food or a substitute for food that the person would normally consume in order to meet nutritional requirements are not eligible.
Ambulance	Eligible	
Analgesics	Potentially eligible	Examples: Advil, Aspirin, Motrin, Tylenol. Requires Letter of Medical Necessity or Prescription from your healthcare provider if incurred after December 31, 2010.
Antacids	Potentially eligible	Examples: Maalox, Prilosec OTC, Zantac. Requires Letter of Medical Necessity or Prescription from your health care provider if incurred after December 31, 2010.
Antibiotic ointments	Potentially eligible	Examples: Bacitracin, Neosporin. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Antihistamines	Potentially eligible	Examples: Benadryl, Claritin. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Anti-itch creams	Potentially eligible	Examples: Benadryl, Cortaid, Ivarest. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Arthritis gloves	Eligible	
Artificial limbs	Eligible	
Artificial teeth	Eligible	
Aspirin	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Asthma treatments	Eligible	Includes asthma medications and delivery devices (e.g., inhalers and nebulizers).
Automobile modifications	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. Expenses of operating a specially equipped car do not qualify.
Babysitting and child care	Ineligible	Babysitting, child care, and nursing services for a normal, healthy baby do not qualify as medical care.
Bactine	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Bandages, elastic	Eligible	Example: Ace
Bandages, for torn or injured skin	Eligible	Examples: Band-Aid, Curad
Birth-control	Eligible	Prescription birth-control pills are eligible. See also Contraceptives .

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Birthing classes	Potentially eligible	Expenses for instruction that relates to birth, and not child rearing/care, are eligible for reimbursement. The fee may need to be apportioned to exclude instruction in these topics. Expenses for the coach or significant other do not qualify.
Blood storage	Potentially eligible	Fees for temporary storage (12 month max) for use during a scheduled surgery are eligible. Fees for indefinite storage, just in case the blood might be needed, would not be eligible.
Blood-pressure monitors	Eligible	
Blood-sugar test kits and test strips	Eligible	
Body scans	Eligible	
Books, health-related	Potentially eligible	Will qualify if recommended to treat an illness (such as asthma or diabetes) diagnosed by a physician. The purpose of the expense must be to treat the disease, not to promote general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Braille books and magazines	Eligible	Only amounts above the cost of regular printed material will qualify.
Breast pumps	Eligible	
Breast reconstruction following mastectomy	Eligible	Will qualify to the extent that surgery was done following a mastectomy for cancer. This is an exception to the rules regarding cosmetic procedures.
Calamine lotion	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Capital expenses	Potentially eligible	Improvements or special equipment added to a home or other capital expenditures may qualify if the primary purpose of the expenditure is medical care and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. The amount of the expense that would qualify depends on the extent to which the expense permanently improves the property.
Carpal tunnel wrist supports	Eligible	
Cayenne pepper	Potentially eligible	May qualify if used primarily to treat a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Chelation therapy	Eligible	Will qualify if used to treat a medical condition such as lead poisoning.
Chiropractors	Eligible	
Chondroitin	Eligible	Will qualify if used for arthritis treatment, not simply prevention.
Christian Science practitioners	Potentially eligible	Fees for medical care will qualify.
Circumcision	Eligible	

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Classes, health-related	Potentially eligible	Will qualify only if recommended to treat an illness diagnosed by a physician. The purpose of the expense must be to treat the disease rather than to promote general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
COBRA premiums	Ineligible	COBRA premiums are not qualifying expenses for the Healthcare FSA
Coinsurance amounts	Eligible	Will qualify unless reimbursed by another source, such as secondary insurance.
Cold medicine	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Cold/hot packs	Eligible	Only cold/hot packs sold as medical supplies will qualify; those sold for other purposes won't qualify.
Cologne	Ineligible	
Compression hose	Eligible	Qualifies when used to treat circulatory conditions. Won't qualify if used for personal or preventive reasons.
Condoms	Eligible	
Contact lenses, materials, and equipment	Eligible	Materials and equipment needed for using lenses (saline solution and enzyme cleaner) qualify if the lenses are needed for medical purposes. Contact lenses for cosmetic purposes (for example, to change one's eye color) do not qualify. Contact lens insurance would not qualify.
Contraceptives	Potentially eligible	Examples: Spermicidal foam, Morning-after pill. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Controlled substances in violation of federal law	Ineligible	Any substance that violates federal law (e.g., the Controlled Substances Act) would not qualify even if a state law allows its use with a physician's prescription (for example, marijuana prescribed to treat a specific medical condition).
Copayments	Eligible	Will qualify unless reimbursed by another source, such as secondary insurance.
Cosmetic procedures	Ineligible	Most cosmetic procedures do not qualify as they are directed at improving the patient's appearance. Examples include face lifts, hair transplants, hair removal, teeth whitening, and liposuction. There is an exception, however, for procedures necessary to ameliorate a deformity arising from congenital abnormality, personal injury from accident or trauma, or disfiguring disease—these may qualify.
Cosmetics	Ineligible	Cosmetics are used primarily for personal purposes, and are intended for cleansing, beautifying, promoting attractiveness, or altering the appearance. These types of expenses are not eligible for reimbursement. Examples include skin moisturizers, perfumes, lipsticks, fingernail polish, eye and facial makeup, shampoos, permanent waves, hair colors, toothpastes, and deodorants.
Cough suppressants	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Counseling	Eligible	Will qualify if for a medical reason. Couples, marriage, or family counseling does not qualify.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Crowns, dental	Potentially eligible	Will not qualify if they are obtained for a cosmetic reason. See Cosmetic procedures.
Crutches	Eligible	Will qualify whether purchased or rented.
Dancing lessons	Potentially eligible	Generally the cost of dancing lessons does not qualify, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expense might qualify if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Decongestants	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Deductibles	Eligible	Will qualify unless reimbursed by another source, such as secondary insurance.
Dental floss	Ineligible	
Dental sealants	Eligible	
Dental treatment	Eligible	Includes services for such procedures as teeth cleaning, application of sealants, and fluoride treatments to prevent tooth decay, X-rays, fillings, braces, extractions, dentures, and treatment of other dental ailments. Reimbursements for orthodontia will require an ortho contract. Teeth whitening/bleaching, veneers, and other cosmetic dental treatments are not eligible.
Dentures and denture adhesives	Eligible	
Deodorant	Ineligible	
Dependent care expenses	Ineligible	Such expenses won't qualify, even if they are incurred so that you can receive medical care.
Diabetic socks	Potentially eligible	Qualifies when used to treat diabetic conditions. Won't qualify if used for personal or preventive reasons.
Diabetic supplies	Eligible	
Diagnostic items/services	Eligible	Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect stroke, diabetes, osteoporosis, thyroid conditions, and cancer.
Diaper rash ointments	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Diapers or diaper service	Ineligible	Regular diapers or diaper services for newborns do not qualify. Diapers or diaper services used to alleviate a diagnosed medical condition may qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Diarrhea medicine	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Diet foods	Ineligible	Costs of special foods to treat a specific disease (such as obesity) do not qualify to the extent that they satisfy ordinary nutritional requirements. Thus, the costs of food associated with a weight-loss program, such as special pre-packaged meals, do not qualify.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Dietary supplements	Potentially eligible	The cost of dietary, nutritional, or herbal supplements, as well as vitamins and natural medicines do not qualify if they are merely beneficial for general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Disabled dependent care expenses	Potentially eligible	Such expenses will qualify if the expenses are for medical care of the disabled dependent. Note that some disabled dependent care expenses that qualify as medical expenses may also qualify as work-related expenses for purposes of the dependent care tax credit under Code §21 or for reimbursement under a dependent care assistance program under Code §129 Code §129. You must not use the same expenses for more than one purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
DNA collection and storage	Potentially eligible	Generally will not qualify. Temporary storage may qualify under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition.
Doula	Potentially eligible	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.
Drug addiction treatment	Eligible	Amounts paid for both inpatient and outpatient treatment at a center for drug addiction will qualify.
Drug overdose, treatment of	Eligible	
Drug testing kits for home use	Ineligible	Kits that test for the presence of controlled substances won't qualify, as they do not treat a medical condition. However, if the drug testing kit is used in the course of treating a medical condition or addiction, it may qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Drugs and medicines	Potentially eligible	Must be primarily for medical care, legally procured, and generally accepted as medicines and drugs. In addition, expenses incurred after December 31, 2010 will qualify only if the medicine or drug is prescribed or is Insulin. For OTC medicines to be allowed, a prescription from your healthcare provider or letter of medical necessity is required.
Dyslexia	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Ear care	Potentially eligible	Unmedicated ear drops, syringes, and ear wax removal is eligible. Medicated ear drops or ear wax removal products will require a Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Ear piercing	Ineligible	
Ear plugs	Potentially eligible	Will qualify if recommended by a medical practitioner for a specific medical condition. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Eczema treatment	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Egg donor fees	Potentially eligible	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.
Eggs and embryo storage fees	Potentially eligible	Fees for temporary storage qualify, but only to the extent necessary for immediate conception. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Electrolysis	Ineligible	
Elevator	Potentially eligible	Installing an elevator upon the advice of a physician so that a person with heart disease won't have to climb stairs may be medical care to the extent of the amount in excess of value enhancement to the property. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Exercise equipment or programs	Potentially eligible	Qualifies only if required to treat an illness (such as obesity) diagnosed by a physician. The purpose of the expense must be to treat a disease (not to promote general health), and the expense must not have been incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Expectorants	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Eye drops	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Eye exams, eyeglasses, and equipment	Eligible	Materials and equipment needed for using and cleaning the eyeglasses, and reading glasses purchased over-the-counter are also eligible.
Face creams	Ineligible	
Face lifts	Ineligible	
Feminine hygiene products	Ineligible	Such expenses generally won't qualify, as they are ordinarily considered as being used to maintain general health.
Fertility treatments	Potentially eligible	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. Expenses paid to or for an in vitro surrogate usually do not qualify, nor do egg donor expenses unless preparatory to a procedure performed on you, your spouse, or a dependent.
Fever-reducing medications	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Fiber supplements	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
First aid cream	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
First aid kits	Eligible	
Fitness programs	Potentially eligible	Qualifies only if required to treat an illness (such as obesity) diagnosed by a physician. The purpose of the expense must be to treat a disease (not to promote general health), and the expense must not have been incurred "but for" this purpose. Health clubs memberships effective prior to being diagnosed with a qualifying medical condition will not qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. Dates of visits to the health club will need to be obtained from a health club employee.
Flu shots	Eligible	
Fluoridation services		

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Fluoride rinses	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Food thickeners	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Foods	Potentially eligible	Special foods to treat a specific disease, such as obesity, will not qualify if they are used as a substitute for regular nutritional requirements. Food prescribed by a medical practitioner to treat a specific disease that does not substitute for normal nutritional requirements may be eligible for reimbursement of the amount in which the food exceeds the cost of regular versions of the item. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Founder's fee	Ineligible	Founder's fees paid under an agreement with a retirement home do not qualify for reimbursement.
Funeral expenses	Ineligible	
Gambling problem, treatment for	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Gauze pads	Eligible	
Genetic testing	Potentially eligible	To the extent that testing is done to diagnose a medical condition or to determine possible defects this will qualify. However, testing done to determine the sex of a fetus would not qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Glucosamine	Eligible	Will qualify if used for arthritis treatment, not simply prevention.
Glucose-monitoring equipment	Eligible	Blood-glucose meters and glucose test strips are diagnostic items and are reimbursable.
Hair colorants	Ineligible	
Hair removal	Ineligible	Hair transplants also do not qualify.
Hand lotion	Ineligible	
Hand sanitizer	Potentially eligible	Won't qualify if used for general health purposes or other personal reasons (e.g., as a toiletry). Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Headache medications	Potentially eligible	Examples: Advil, Aspirin, Tylenol. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Health club fees	Potentially eligible	Fees incurred upon the advice of a medical practitioner to treat a specific medical condition (e.g., rehabilitation after back surgery or treatment for obesity) may qualify. The expense must not have been incurred "but for" the disease (for example, if you belonged to the health club before being diagnosed, then the fees would not qualify). When treatment is no longer needed, the fees would no longer qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Health institute fees	Potentially eligible	Qualifies only if the treatment at the health institute is prescribed by a physician. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Hearing aids	Eligible	Includes hearing aid batteries

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Hemorrhoid treatments	Potentially eligible	Example: Preparation H. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Herbs	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Home improvements (such as exit ramps, widening doorways, etc.)	Potentially eligible	Improvements or special equipment added to a home (for example, an Elevator or Inclinator) or other capital expenditures may qualify if the primary purpose of the expenditure is medical care for you (or your dependent) and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. The amount of the expense that would qualify depends on the extent to which the expense permanently improves the property.
Hormone replacement therapy (HRT)	Potentially eligible	Will qualify if used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.). Won't qualify if primarily for maintaining general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Hospital services	Eligible	Expenses of inpatient care (plus meals and lodging) at a hospital or similar institution qualify if a principal reason for being there is to get medical care.
Household help	Ineligible	
Humidifier	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Hypnosis	Potentially eligible	Will qualify if performed by a professional to treat a medical condition, or for other medical purposes (e.g., smoking cessation); won't qualify if for general stress relief, enjoyment, or other personal purposes. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Illegal operations and treatments	Ineligible	Won't qualify, even if they are rendered or prescribed by licensed medical practitioners.
Immunizations	Eligible	
Inclinator	Potentially eligible	May qualify to the extent of the amount in excess of value enhancement to the property, if the primary purpose of the expenditure is medical care for you (or your spouse or dependent) and the expense would not be incurred "but for" this purpose. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Incontinence supplies	Eligible	Items used to relieve adult incontinence will qualify.
Insect-bite creams and ointments	Potentially eligible	Examples: Benadryl, Cortaid. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Insulin	Eligible	Equipment needed to inject the insulin, such as syringes or insulin pumps, also qualify.
Insurance premiums	Ineligible	Not eligible under a Healthcare FSA.
IVF (in vitro fertilization)	Potentially eligible	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. Expenses paid to or for an in vitro surrogate usually do not qualify, nor do egg donor expenses unless preparatory to a procedure performed on you, your spouse, or a dependent.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Laboratory fees	Eligible	
Lactation consultant	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Lactose intolerance tablets	Potentially eligible	Example: Lactaid. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Lamaze classes	Eligible	
Language training	Potentially eligible	Such expenses will qualify for a child with dyslexia or an otherwise disabled child. But amounts paid for regular schooling normally don't qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Laser eye surgery; Lasik	Eligible	
Late fees	Ineligible	Fees or finance charges for late payment of a medical bill are not eligible for reimbursement.
Laxatives	Potentially eligible	Example: Ex-Lax. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Lead-based paint removal	Potentially eligible	The expense of removing lead-based paints from surfaces in the participant's home to prevent a child who has (or has had) lead poisoning from eating the paint would qualify. The surfaces must be in poor repair (peeling or cracking) or be within the child's reach; the cost of repainting the scraped area does not qualify. If instead of removing the paint, the area is covered with wallboard or paneling, these items will be treated as capital expenses. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Learning disability, instructional fees	Potentially eligible	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 will qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Legal fees in connection with fertility treatments	Potentially eligible	May qualify if the legal fees are in connection with a medical procedure performed upon you (or your spouse or dependent).
Legal fees, general	Potentially eligible	May qualify if the legal fees are in connection with a medical procedure performed upon you (or your spouse or dependent), or to authorize treatment of a mental illness. Fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care do not qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Lipsticks	Ineligible	
Liquid adhesive for small cuts	Eligible	
Lodging not at a hospital or similar institution	Potentially eligible	Up to \$50 per night will qualify if these conditions are met: The lodging is primarily for and essential to medical care; the medical care is provided by a physician in a licensed hospital or medical care facility related to a licensed hospital; the lodging isn't lavish or extravagant; and there is no significant element of personal pleasure, recreation, or vacation in the travel. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Lodging of a companion	Potentially eligible	Will qualify if accompanying a patient for medical reasons and all of the conditions listed above are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50 for each person) will qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Long-term care services	Ineligible	Long-term care services, even those that a chronically ill individual requires and that are prescribed by a licensed healthcare practitioner under a plan of care, cannot be reimbursed on a tax-free basis, even if they otherwise qualify as medical care expenses.
Makeup	Ineligible	
Marijuana or other controlled substances in violation of federal law	Ineligible	
Masks, disposable	Eligible	Qualifies when used as a first aid item. Won't qualify if used for general health purposes or other personal reasons.
Massage therapy	Potentially eligible	The costs of a massage to improve general health or stress don't qualify. If the massage therapy was recommended by a physician to treat a specific injury or trauma, then it would qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Mastectomy-related special bras	Eligible	
Maternity clothes	Ineligible	
Mattresses	Ineligible	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. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Medical alert bracelet or necklace	Eligible	
Medical conference admission, transportation, meals, etc.	Potentially eligible	Expenses for admission and transportation to a medical conference qualify, if they relate to a chronic disease suffered by you, your spouse, or your dependent and if the conference is primarily for and essential to the person in need of medical care. The expenses of meals and lodging while attending the conference don't qualify.
Medical information plan charges	Eligible	Expenses paid to a plan to keep medical information electronically for you, your spouse, or your dependents are eligible.
Medical monitoring and testing devices	Eligible	Examples of such devices are blood-pressure monitors, syringes, glucose kit, pregnancy tests, etc.
Medical records charges	Eligible	Fees associated with transferring medical records to a new medical practitioner will qualify.

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Menstrual pain relievers	Potentially eligible	Example: Midol, Pamprin. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Mentally handicapped, special home for	Potentially eligible	The cost of keeping a mentally handicapped person in a special home (not a relative's home) on a psychiatrist's recommendation to help that person adjust from life in a mental hospital to community living may qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Mineral supplements	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Missed appointment fees	Ineligible	
Moisturizers	Ineligible	
Motion sickness pills	Potentially eligible	Examples: Bonine, Dramamine. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Mouthwash	Ineligible	
Nail polish	Ineligible	
Nasal strips or sprays	Potentially eligible	Nasal sprays or strips used to treat sinus problems qualify as being primarily for medical care, as would those that are used to prevent sleep apnea. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Nicotine gum or patches	Potentially eligible	Examples: Nicoderm, Nicorette. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Nursing services for a baby	Ineligible	Won't qualify if the baby is normal and healthy.
Nursing services provided by a nurse or other attendant	Potentially eligible	These expenses generally will qualify, whether provided in the participant's home or another facility. The attendant doesn't have to be a nurse, so long as the services are of a kind generally performed by a nurse. These include services connected with caring for the patient's condition, such as giving medication or changing dressings, as well as bathing and grooming. If the person providing nursing services also provides household and personal services, the amounts must be accounted for separately - only those for nursing services qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Nutritional supplements		These will not qualify if they are used merely to benefit general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Nutritionist's professional expenses		May qualify if the treatment relates to a specifically diagnosed medical condition and not for general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Obstetrical expenses	Eligible	
Occlusal guards to prevent teeth grinding	Eligible	

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Occupational therapy	Eligible	
One-a-day vitamins	Ineligible	
Operations	Eligible	Qualifies if the operations are legal and not cosmetic.
Optometrist	Eligible	
Organ donors	Eligible	
Orthodontia	Eligible	Please see Guidelines for Orthodontia Reimbursements located in the Forms section.
Orthopedic inserts	Eligible	Will qualify if used to treat injured or weakened body parts.
Orthopedic shoes	Potentially eligible	Won't qualify if used for personal or preventive reasons. If used to treat or alleviate a specific medical condition, only the excess cost of the specialized orthopedic shoe over the cost of a regular shoe will qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Osteopath fees	Eligible	
Ovulation monitor	Eligible	
Oxygen	Eligible	This includes the expenses of oxygen and oxygen equipment for breathing problems caused by a medical condition.
Pain relievers	Potentially eligible	Examples: Advil, Aspirin, Tylenol. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Perfume	Ineligible	
Personal trainer fees	Potentially eligible	Will qualify if a medical practitioner has recommended a supervised exercise regimen in order to treat a disease or injury and if incurred for a limited duration. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Petroleum jelly	Potentially eligible	Example: Vaseline. May qualify if used to treat or alleviate a specific medical condition. Won't qualify if used to maintain general health or for other personal reasons (e.g., as a toiletry or a cosmetic). Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Physical exams	Eligible	
Physical therapy	Eligible	
Pregnancy tests	Eligible	
Prenatal vitamins	Potentially eligible	Obstetricians routinely recommend prenatal vitamins for the health of unborn children. If taken during pregnancy (a medical condition), prenatal vitamins would be considered primarily for medical care. Vitamins taken at other times generally do not qualify.
Prepayments	Ineligible	Payments for services/items that have not yet been incurred/obtained are not reimbursable.
Prescription drug discount programs	Ineligible	Fees paid for a card that provides a discount on drugs are not eligible. The actual cost of the prescription is eligible.
Prescription drugs	Eligible	Will not qualify if used for primarily cosmetic purposes.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Prescription drugs and medicines obtained from other countries	Potentially eligible	Importing prescription drugs from other countries generally will violate federal law. A drug or medicine may qualify for reimbursement if it is purchased and consumed in the other country and is legal in both that country and the U.S., or the FDA announces it can be legally imported by individuals.
Preventive care screenings	Eligible	Will qualify if the tests are used for medical diagnoses. Examples include hearing, vision, and cholesterol screenings.
Probiotics	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Propecia	Potentially eligible	Will not qualify if purchased for cosmetic purposes or for baldness associated with normal aging. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Prosthetics	Eligible	
Psychiatric care	Eligible	
Psychoanalysis	Eligible	
Psychologist	Potentially eligible	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. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Reading glasses	Eligible	
Rehydration solution	Potentially Eligible	Example: Pedialyte. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Retin-A	Potentially eligible	Won't qualify if purchased for cosmetic purposes (for example, to reduce wrinkles). May qualify if recommended by a medical practitioner for a specific medical condition (e.g., acne vulgaris). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Rogaine	Potentially eligible	Will not qualify if purchased for cosmetic purposes or for baldness associated with normal aging. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Rubbing alcohol	Eligible	Will qualify when purchased for first-aid purposes.
Rubdowns	Potentially eligible	To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Safety glasses	Ineligible	Will qualify only if prescription lenses.
Schools and education, residential	Potentially eligible	Some payments made to a residential school or program to treat an individual for behavioral, emotional, or addictive conditions will qualify if a principal reason for attending the program is to receive medical care. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Schools and education, special	Potentially eligible	Payments for a mentally or physically disabled person to attend a special school will qualify if a principal reason for attending the school is to alleviate the disability. 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 or disciplinary methods have a beneficial effect on the child's attitude, the expenses won't qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Screening tests	Eligible	Will qualify if the tests are for medical diagnoses.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Service Animals	Eligible	Expenses for buying, training, and maintaining a service animal used by a physically disabled person would qualify; including the expenses of food, medications, dental care, and veterinary fees for such animals.
Shampoos	Ineligible	
Shaving cream or lotion	Ineligible	
Shipping and handling fees	Eligible	Shipping and handling fees incurred to obtain an item that constitutes medical care qualify.
Sinus medications	Potentially eligible	Example: Sudafed. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Sleep treatment	Eligible	
Smoking-cessation medications	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010. See also Drugs and medicines; Nicotine gum or patches .
Smoking-cessation programs	Eligible	Amounts paid for a smoking-cessation (stop-smoking) program would qualify. See Smoking-cessation medications .
Soaps	Ineligible	
Speech therapy	Eligible	
Sperm, storage fees	Potentially eligible	Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception aren't considered to be for medical care. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
St. John's Wort	Potentially eligible	Will qualify if used primarily for medical care and not to maintain general health. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Stem cell, harvesting and/or storage of	Potentially eligible	Qualifies if there is a specific, imminent medical condition that the stem cells are intended to treat. Collection and storage indefinitely, just in case an item might be needed, is not eligible. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Sterilization procedures	Eligible	
Student health fee	Potentially eligible	A fee for the cost of belonging to the program won't qualify. Expenses for specific medical services will qualify.
Sunburn creams and ointments	Potentially eligible	Will qualify if used to treat a sunburn (and not as regular skin moisturizers), but must be prescribed if incurred after December 31, 2010.
Sunglasses	Potentially eligible	Prescription sunglasses would qualify.
Sun-protective (SPF) clothing	Potentially eligible	Won't qualify if used to maintain general health or for other personal reasons. Qualifies if used to treat or alleviate a specific medical condition, but only the excess cost of the specialized garment over the cost of ordinary clothing will qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Sunscreen	Eligible	Only SPF 15 or greater and "broad spectrum" sun protection is eligible.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Support braces	Eligible	Will qualify if used for injured/weakened body parts.
Surgery	Eligible	Surgery for cosmetic reasons are not eligible.
Surrogate or gestational carrier expenses	Ineligible	Such expenses won't qualify, even if they are for medical care of the surrogate/gestational carrier or her unborn child.
Swimming lessons	Potentially eligible	Generally the cost of swimming lessons does not qualify, even if recommended by a medical practitioner, if the lessons are to improve general health. But the expense might qualify if recommended by a medical professional to treat a specific medical condition (such as part of a rehabilitation program after surgery). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Tanning salons and equipment	Potentially eligible	These will qualify if recommended for a specific medical condition, such as a skin disorder. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Taxes on medical care	Eligible	Local, state, service, or other taxes on medical services and products are eligible.
Teeth whitening	Potentially eligible	Won't qualify if tooth discoloration is simply the result of aging and the whitening is done for cosmetic purposes. But if tooth discoloration was caused by disease, birth defect, or injury, expenses for teeth whitening might qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Telephone for hearing-impaired persons	Eligible	The expenses of buying and repairing special telephone equipment for a hearing-impaired person qualify.
Television for hearing-impaired persons	Eligible	Equipment that displays the audio part of television programs as subtitles for hearing-impaired persons will qualify. The amount that qualifies is limited to the excess of the cost over the cost of the regular item.
Therapy	Eligible	Will qualify if provided for medical care (and not for the general improvement of mental health, relief of stress, or personal enjoyment). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required. See also Counseling for additional information.
Thermometers	Eligible	
Throat lozenges	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Toiletries	Ineligible	A toiletry is used in the process of dressing and grooming oneself and therefore is not medical care.
Toothache and teething pain relievers	Potentially eligible	Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Toothbrushes and toothpaste	Ineligible	Won't qualify even if a dentist recommends special types to treat a medical condition. These items are used primarily for general health and would still be used without a medical condition. Thus, they are not primarily for medical care.
Transplants	Eligible	
Transportation costs to and from work	Ineligible	A disabled individual's commuting costs to and from work are personal expenses and not expenses for medical care.

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Transportation expenses for person to receive medical care	Eligible	Will qualify if the transportation is primarily for and essential to medical care. Includes car and rental car expenses; bus, taxi, train, plane, and ferry fares; and ambulance services. Instead of actual car expenses, the standard mileage rate for use of a car to obtain medical care is allowed. (Contact Customer Service for current rate.) Parking fees and tolls also qualify.
Transportation of someone other than the person receiving medical care	Potentially eligible	Will qualify in some cases. Transportation expenses of the following persons will qualify: (1) a parent who must go with a child who needs medical care; (2) a nurse or other person who gives injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) an individual who travels to visit a mentally ill dependent, if such visits are recommended as part of treatment.
Ultrasound, prenatal	Eligible	
Umbilical cord, freezing and storing of	Potentially eligible	Might qualify if there is a specific medical condition that the umbilical cord is intended to treat. Collection and storage indefinitely, just in case it is needed, is not medical care. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Vaccines	Eligible	
Varicose veins, treatment of	Potentially eligible	Such expenses won't qualify if the procedure merely improves appearance. May qualify if the procedure promotes the proper function of the body or prevents/treats an illness or disease. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Vasectomy	Eligible	Vasectomy reversals qualify as well.
Veneers	Ineligible	Such expenses are generally for cosmetic purposes.
Viagra	Eligible	
Vision correction procedures	Eligible	
Vision discount programs	Ineligible	Fees paid for access to a vision network or discounted rate are not eligible.
Vitamins	Potentially eligible	Won't qualify if used to maintain general health (e.g., one-a-day vitamins). May qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency). To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Walkers	Eligible	
Wart remover treatments	Potentially eligible	Example: Compound W. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
Weight-loss programs and/or drugs prescribed to induce weight loss	Potentially eligible	Will qualify if the weight-loss program is recommended by a physician to treat a specific medical condition and is not simply to improve general health. The costs of food associated with a weight-loss program (such as special pre-packaged meals) would not qualify, since it just meets normal nutritional needs. To show that the expense is primarily for medical care, a note from a medical practitioner recommending it to treat a specific medical condition is required. To expedite reimbursement for weight-loss programs, please also provide proof of participation/dates of attendance from a representative of the program facility.
Wheelchair	Eligible	

Expense Type	Eligibility	Comments and Special Rules (if applicable)
Wigs		A 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 will qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
X-ray fees	Eligible	
Yeast infection medications	Potentially eligible	Examples: Monistat. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.
YMCA day camp	Ineligible	Such expenses generally won't qualify. However, if a camp is a special therapeutic program and treats a specific disability, then the expense might qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.