FSA store®

Everything Flex Spending.

Are your health needs FSA-eligible?

Check The Eligibility List!

Eliminate the guesswork with our expansive, constantly updated list of what is eligible and what is not. Search from thousands of health care products and services with ease using these simple icons below:

Always 100% FSA-eligible

Eligible with a prescription

Eligible with a Letter of Medical Neccesity

Not Eligible

Note: The IRS defines which medical expenses are eligible under a tax-deferred account. However, plan sponsors may only allow some of these expenses with your plan. It's important to always check with your benefits administrator to determine which expenses are eligible before you shop.

A

Acetaminophen

Acetaminophen, the primary ingredient found in Tylenol, is an eligible OTC item. Acetaminophen reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Acid Controller

Acid controllers such as Tums or Prilosec are OTC medicines that are eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Acne Medicine

Acne Medicine such as Clean and Clear, Neutrogena, Proactiv, etc., is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Activated Charcoal

Activated charcoal is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Adaptive Equipment

Adaptive equipment reimbursement is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Air Conditioner

The primary purpose must be to treat or alleviate a medical condition. To show that the expense is primarily for medical care, a note from a medical practitioner recommending the item to treat a specific medical condition is normally 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.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Air Filter

Air filter reimbursement is eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Air Purifier

Air Purifiers may be eligible with a Letter of Medical Necessity. In order to qualify, the primary purpose of the air purifier must be for treatment, diagnosis, mitigation or cure of a medical condition or disease and the air purifier must not be purchased but for that primary purpose.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

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Allergy Medicines

Allergy medicine reimbursement, both over-the-counter (OTC) and prescription, is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Allergy Products and Treatment

Allergy products and treatment (non-drug allergy treatment products like pillows, vacuum cleaners, etc.) are sometimes eligible for reimbursement.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Aloe Vera

Aloe vera creams and ointments reimbursement are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Analgesics (painkillers)

Analgesics (e.g. Advil, Aspirin, Tylenol) are eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ankle Brace

Ankle braces are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Antacids

Antacids are over-the-counter (OTC) items that are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Anti-Bacterial Hand Sanitizer

Anti-bacterial hand sanitizer is an over-the-counter (OTC) item that is eligible for reimbursement when required for the treatment, mitigation, diagnosis or cure of a medical condition.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Antidepressants

Antidepressants are eligible with a prescription from a doctor with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Anti-Diarrheal

Anti-diarrheal medicines, such as Imodium A-D or Kaopectate, are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Anti-Fungal Treatements

Anti-fungal treatment reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Anti-Inflammatories

Anti-inflammatory reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Anti-Itch Cream or Lotion

Anti-itch cream or lotion is eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Anti-Snore Guards

Anti-snore guards are considered dual-purpose, so they will require a Letter of Medical Necessity that outlines how they will be used for treatment, mitigation, diagnosis or cure of a specific medical condition. With an LMN, anti-snore guard reimbursement is eligible.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Anti-Parasitic

Anti-parasitic medication reimbursement is eligible with prescription from a doctor. Over-the-counter (OTC) treatments eligible without prescription

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Antibiotics Oinments

Antibiotic ointments, such as Neosporin or Bacitracin, are eligible over-the-counter medicines with a an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Antibiotics

Antibiotics are eligible with a prescription from a doctor.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Antihistamines

Antihistamines are over-the-counter (OTC) medicines that are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Antipyretics (fever reducers)

ntipyretics are over-the-counter (OTC) medicines that are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Arch Support

Arch support reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Arthritis Gloves

Arthritis glove reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Arthritis Medicines

Arthritis medicines are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Artificial Limbs

Artificial limb reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Artificial Teeth

Artificial teeth reimbursement is eligible, unless they are for a cosmetic purpose, with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Aspirin

Aspirin is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Asthma Medicine

Asthma medicine is eligible for reimbursement with a prescription with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Asthma Oxygen Flow Monitor

Asthma oxygen flow monitor reimbursement is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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At-Home Drug Test

At-home drug test reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Athletic Bandages & Braces

Athletic bandages and braces are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Athletic Tape

Athletic tape is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Athletic Treatments

Athletic treatments, such as braces, bandages, etc., are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Automatic External Defibrillator (AED)

An automated external defibrillator (AED) is eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

B

Baby Powder

Baby powder is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Baby Rash Ointment and Cream

Baby rash ointment or cream are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Baby Sunscreen

Baby sunscreen is an over-the-counter (OTC) item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Back Brace

A back brace is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Band-Aids

Band-Aids are eligible OTC items. FSAstore.com sells a wide-array of eligible Band-Aids.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Bandage Clips

Bandage clips are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Baby Formula

Baby formula is typically not eligible for reimbursement with flexible spending accounts (FSA), health savings accounts (HSA) or health reimbursement arrangements (HRA). The difference in cost of a specialized formula required for treatment of a medical condition may qualify for reimbursement with a Letter of Medical Necessity (LMN).

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Baby Oil

Baby oil is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Bandages

Bandages are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Bandages, elastic

Elastic bandages are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Batteries

Batteries for medical devices, such as hearing aids, are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Bed Pan

A bed pan is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Bed Wetting Aids

Bed wetting aids, such as overnight underpants and diapers, are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Biotin Supplements

Biotin Supplements are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Birth Control

Birth control is eligible with a prescription.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Blood Pressure Monitor or Unit

A blood pressure monitor or unit is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Benadryl

Benadryl is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Bio Freeze

Bio freeze is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Blood-sugar test kits and test strips

Blood sugar test kits and test strips are over-the-counter (OTC) items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Breast Milk Storage Bottles or Bags

Breast milk storage bottles or bags reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Breast Pump

Breast Pumps are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Breast Pump Bustier

Breast feeding storage, products and supplies are all eligible as they are required for assistance with breast feeding.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Breathalyzer

Breathalyzer reimbursement, both the cost of in-home and doctor's office alcohol testing, are eligible medical expenses with a Letter of Medical Necessity (LMN) from a physician

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Bug Spray

Bug spray is not currently eligible unless it is combined with sunscreen SPF 15 or greater and the primary purpose is sun protection.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Caffeine Pills

Caffeine Pills are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Calamine Lotion

Calamine lotion is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Calcium Supplements

Calcium supplements may be eligible with LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Callus Remover (Medicated)

Callus remover is an eligible over-the-counter (OTC) medicine for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cane

Provided for treatment or care of a medical condition, and therefore is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Canker Sore Treatment

Canker sore treatment is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Car Seats

Although required for protecting children, car seats are not required for treatment, prevention or diagnosis of a medical condition and therefore not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

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Carpal Tunnel Support

Carpal tunnel support, such as wrist bandages, are eligible over-the-counter (OTC) items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cast Cover

A cast cover is required for medical care and therefore is eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Catheter

A catheter is required for medical treatment or care and is therefore eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cayenne Pepper

Cayenne pepper/herbs are sometimes eligible if the item is being used to treat a medical condition (e.g., migraine), a doctor's note indicates that it is medically necessary, and the individual would otherwise not have purchased the item 'but for' the medical condition.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Cervical Pillow

A cervical pillow, if used to treat a medical condition, is eligible for reimbursement with a Letter of Medical Necessity (LMN) from a physician with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Chair, Specialized or Ergonomic

A specialized or ergonomic chair for treatment of a medical condition may be eligible, if accompanied with a Letter of Medical Neccessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Chest Rub

Chest rub is an eligible over-the-counter (OTC) product with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Children's Sunscreen

SPF 15+ sunscreen is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Cholesterol Test Kit

Cholesterol test kits are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Chondroitin

Chondroitin is an eligible OTC medical expense.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cold Cream

Cold cream is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Cold Medicine

Cold medicine is an eligible OTC drug.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cold Packs

Cold packs are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cold Sore Treatment

Cold sore treatment is an eligible OTC treatment.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Colic Relief

Colic relief reimbursement is eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cologne

Cologne is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Concierge Medicine

Charges for medical care received by a concierge doctor are eligible. Fees for concierge medicine are not eligible (see "specifically not covered" below).

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Condoms

Condoms are an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Note: The IRS defines which medical expenses are eligible under a tax-deferred account. However, plan sponsors may only allow some of these expenses with your plan. It's important to always check with your benefits administrator to determine which expenses are eligible before you shop.

Contact Lens Case

Contact Lens Case is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Contact Lenses

Contact lenses are eligible for reimbursement with an FSA account, HSA, HRA, and LCFSA.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Contact Solution

Contact lens solution is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Contraceptive Medications

Contraceptive medication reimbursement is eligible with a prescription with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Controlled substances in violation of federal law

If a controlled substance violates federal law then the expense will not qualify even if a state law allows it with a prescription. For example, medical marijuana allowed in one state and prescribed by a doctor would not be eligible as it is not approved by federal law.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Cooling Gel Sheets for Fever Reduction

Cooling Gel Sheets are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Corn Remover

Corn remover is an eligible over-the-counter (OTC) item with an FSA, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cosmetics

Cosmetics are not required for treatment, diagnosis or prevention of a medical condition and therefore are never eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

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Cotton Balls

Cotton balls are not required for the treatment, diagnosis or prevention of a medical condition and is therefore ineligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Cough Drops

Cough drops are an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cough Suppressant

Cough suppressant is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Cough Syrup

Cough syrup is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

CPAP Cleaning Products

CPAP cleaning products are necessary OTC for care of a CPAP machine which is necessary for treatment of a medical condition.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

CPAP Hose Holder

A CPAP hose holder is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

CPAP Machine

A CPAP machine is an eligible medical expense as it is for treatment of a medical condition.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

CPAP Mask and Headgear

A CPAP mask and headgear are required for use with a CPAP machine that's used to treat a medical condition and therefore eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

CPAP Pillow

CPAP pillows are generally eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Crutches

Crutches are over-the-counter items with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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D

Decongestant

As an OTC drug that contains a medicine, decongestant is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Defibrillator

A defibrillator is eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Dehumidifier

Dehumidifiers are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Dehydration Treatment

Dehydration treatments are eligible OTC medicines.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Dermatology Treatment

Dermatology treatment may or may not require a Letter of Medical Necessity (LMN) or prescription dependent upon the service and treatment. Dermatology treatment reimbursement is eligible with an LMN or prescription with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Dental Emergency Kit

A dental emergency kit used for temporary repair is an eligible medical expense.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Denture Adhesive

Denture adhesive is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Denture Cleaning Supplies

Denture cleaning supplies are eligible with an FSA account, HSA, HRA and LCFSA.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Denture Stain Cleaner

Denture stain cleaner is an eligible with an FSA account, HSA, HRA and LCFSA.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Dentures

Dentures are eligible with an FSA account, HSA, HRA and LCFSA.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Deodorant

Deodorant is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Diabetic Monitors

Diabetic monitors are eligible, both OTC or with a prescription (no prescription is required to purchase OTC).

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Diabetic Socks

Diabetic socks are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Diabetic Supplies

Diabetic supplies such as test strips, monitors, etc., are eligible over-the-counter OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Diabetic Test Kit

Diabetic supplies such as test kits, test strips, etc., are eligible over-the-counter OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Diabetic Test Strips

Diabetic test strips are eligible over-the-counter (OTC) products for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Diagnostic Products

Diagnostic products are typically eligible. eligible if used to determine the presence of a disease or dysfunction of the body (e.g., heart attack, stroke, diabetes, cancer). Diagnostic products reimbursement is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Diaper Rash Cream & Ointment

Diaper rash cream & ointment is an over-the-counter (OTC) item eligible with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Diapers

Diapers/diaper service expenses are usually ineligible, unless used to alleviate the effects of a particular disease or medical condition (e.g., an older child with brain defects [i.e., Aicardi Syndrome]). In addition, adult diapers can be viewed as treatment for incontinence.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Diarrhea Medicine

Diarrhea medicine, such as Imodium A-D or Kaopectate, is eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Dietary Supplements

Dietary supplements are typically not eligible, unless to treat a specific illness.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Digestive Aids

As an OTC drug that contains a medicine, digestive aids are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Digital Thermometer

Digital thermometers are eligible over-the-counter (OTC) items with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Disposable Bra Pads for Nursing

Disposable bra pads for nursing are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Disposable Underwear

Disposable underwear are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Diuretics

Diuretics may be eligible for reimbursement with an LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Drug Testing Kits for Home Use

Drug Testing Kits for Home Use are eligible with an FSA, HSA, and HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Drugs and Medicines

OTC drugs and medicines are eligible with an FSA, HSA, and HRA. Prescription drugs and medicines are elgible with a prescription.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Durable Medical Equipment

Durable Medical Equipment is eligible with an FSA, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ear Drops and Wax Removal

Ear drops and wax removal products are eligible over-the-counter (OTC) products with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ear Wax Removal

Ear wax removal are eligible OTC items with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ear Plugs

Ear plugs are eligible for reimbursement with an LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Ear Syringe

A thermometer is an eligible OTC item with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ear Thermometer

An ear thermometer is an eligible over-the-counter (OTC) item with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Eczema Treatment

Eczema treatment products are eligible over-the-counter items with an FSA, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Elastics for Athletes

Elastics for athletics are over-the-counter (OTC) items eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Electrolyte Replacements

Electrolyte replacements require a Letter of Medical Necessity for reimbursement.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Electronic Cigarettes

Electronic cigarettes are not eligible. They typically would not be prescribed by a physician as they are not considered a smoking cessation product but rather an alternative to smoking.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Electrotherapy Pain Relief Device

Electrotherapy pain relief devices are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Elevated Toilet Seats

Elevated toilet seats are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Elevator in Home

An elevator in the home is eligible when medically necessary.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Epinephrine Hormone Medication

Epinephrine is an item that requires an a perscription from a doctor.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Epsom Salt

Epsom salt is an eligible OTC item that requires an LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

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Erectile Dysfunction Treatment

Erectile dysfunction treatment medicines are eligible with a prescription from a doctor.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ergonomic Items

With a Letter of Medical Necessity, ergonomic items are typically eligible.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Exercise Equipment

The IRS concluded that the purpose of the exercise equipment must be to treat a disease or illness (not just for general health), and the expense would not be incurred but for this purpose. A doctor's note is required.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Expectorants

Expectorants are eligible items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eye Drops

Eye drops are an eligible OTC item with and FSA account, HSA, HRA and LCFSA.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eye Equipment

Eye equipment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eyeglass Accessories

Eyeglass accessories are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eye Mask for Pain Relief

An eye mask for pain relief is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eye Pressure Monitor

An eye pressure monitor is an eligible expense.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Eye Related Equipment

Eye related equipment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eyewear Repair Kit

An eyewear repair kit is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eye Surgery

Eye surgery is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Eye Treatment Medications

Eye treatment medications are eligible with a prescription from a doctor. OTC Medications are eligible without prescription

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Face Cream with medication

Face Cream with medication is eligible with LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Eyeglass Accessories

Eyeglass accessories are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Face Wash

Face wash is not eligible for reimbursement.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Eyeglasses

Eyeglasses are eligible for reimbursement with a prescription.

Flexible Spending Account (FSA)	E
Limited Care FSA	E
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Face Tissues

Facial tissues are not an eligible expense.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

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Feminine Hygiene Products

Feminine hygiene products are OTC items that are FSA eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Feminine Pain Relief

Feminine pain relief medicine is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Fertility Monitor

Fertility monitors are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Fertility Treatment

Fertility treatment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Fever Reducing Medications

Fever reducing OTC medications are eligible items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Fiber

Fiber supplements are sometimes eligible, if a doctor's note indicates the item is needed to alleviate or treat a medical condition, and the individual would otherwise not have purchased the item 'but for' the medical condition.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

First Aid Adhesive

First aid adhesive is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

First Aid Cream

First aid cream is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

First Aid Drugs and Medicines

First aid drugs and medicines are eligible OTC medicines.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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First Aid Kit

A first aid kit is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

First Aid Supplies

First aid supplies are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Flu Shot

A flu shot is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Fluoride Rinse

Fluoride rinse is sometimes eligible, if a doctor's note indicates the item is needed to alleviate or treat a medical condition, and the individual would otherwise not have purchased the item 'but for' the medical condition; ineligible if for general health.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Foods

Diet foods necessary to treat a medical condition such as obesity are not eligible as they may also satisfy normal nutritional requirements.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Foot Care

Foot care, including OTC foot care items, are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Forehead Thermometer

A thermometer is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Formula

Baby formula is typically not eligible for reimbursement with flexible spending accounts (FSA), health savings accounts (HSA) or health reimbursement arrangements (HRA). The difference in cost of a specialized formula required for treatment of a medical condition may qualify for reimbursement with a Letter of Medical Necessity (LMN).

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Gas Relievers

Gas relievers are eligible OTC medicines.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Note: The IRS defines which medical expenses are eligible under a tax-deferred account. However, plan sponsors may only allow some of these expenses with your plan. It's important to always check with your benefits administrator to determine which expenses are eligible before you shop.

Gastric Bypass Surgery

Gastric bypass surgery including excess skin removal is eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Gastrointestinal Medication

Gastrointestinal medication is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Gauze

Gauze is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Gel Breast Pads

Gel breast pads are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Gift Cards

Gift cards are not eligible even if they are for a medical provider such as an eye doctor.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Glasses

Glasses are an eligible expense.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Glucosamine

Glucosamine is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Glucose Gel

Glucose gel is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Glucose Monitor

A glucose monitor is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Glucose Monitoring Supplies

Glucose monitoring supplies are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Glucose Tablets

Glucose tablets are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Goggles

Goggles for general use are not eligible. Prescription goggles necessary for treatment of a medical condition may be eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Grab Bars for Bathroom

Grab bars for a bathroom are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Guards for Teeth Grinding

Guards for teeth grinding are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Guide Dog

Guide dogs are eligible for reimbursement

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hand Lotion Containing a Medicine

Hand lotions containing a medicine are an eligible OTC that require a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Hand Sanitizer

Hand sanitizer is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Handicap, Disability License Plates

The cost of handicap license plates is an eligible medical expense.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Headache Medications

Headache medications are eligible over-the-counter products.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Health Screenings

Health screenings are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hearing Aid Batteries

Hearing aid batteries are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hearing Aids

Hearing aids and repair for hearing aids are eligible expenses.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Heated Neck Rest

Heated neck rests are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Heating Pads

Heating pads are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hemorrhoid Treatment

Hemorrhoid treatment is an eligible OTC medicine with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Herbal Medicines

Herbal medicines may be eligible if accompanied by a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Herbs

Herbs may be eligible if accompanied by a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Holistic Healers

Holistic healers are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Home Defibrillator

Home defibrillators are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Home Diagnostic Kits, Tests, Devices

A home diagnostic kit, test or device are eligible OTC medical expenses.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Homeopathic Medicine

Homeopathic medicine is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hormone Replacement Therapy

Hormone replacement therapy is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hot and Cold Compress

Hot and cold compress are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hot Packs

Hot packs are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Hot Tub

Hot tubs are not eligible for reimbursement.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Humidifier

A humidifier that is used to treat a medical condition may be eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Hydrogen Peroxide

Hydroxen peroxide may be eligible with an LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Ibuprofen

Ibuprofen is eligible for reimbursement with an FSA account, HSA and HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Impotence Medicines and Treatments

Impotence medicines and treatments are an eligible medicine with a prescription from a doctor.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Incontinence Supplies

Incontinence supplies are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Indigestion Treatment

Indigestion treatment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Infant Formula

Regular infant formula is not eligible. The excess cost of a special formula to treat an infant's medical condition may qualify with a Letter of Medical Necessity or prescription.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Injection Snore Plasty

If required for treatment of a medical condition, injection snore plasty may be eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Inpatient hospitalization services

Inpatient hospitalization servies are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Insect Repellant

Insect repellent is not currently eligible unless it is combined with sunscreen SPF 15 or greater and the primary purpose is sun protection.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Insect-bite Creams and Ointments

Insect bite creams and ointments are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Instant Ear Thermometer

Instant ear thermometers are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Insulin

Insulin and related expenses (e.g., syringes) are always eligible without a doctor's prescription.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Insulin Supplies

Insulin and related expenses (e.g., syringes) are always eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Inversion Table

An inversion table may be an eligible expense when accompanied by a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

J

Joint pain relievers

Joint pain relievers are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Joint Supplements

Joint supplements that are Glucosamine only or contain Glucoasmine as the main ingredient are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

K

Kenisiology Tape

Kenesio tape is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ketones Test Strips

Ketones test strips are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Kids Training Pants

Kids training pants are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Knee Wraps and Support

Knee wraps and supports are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

L

Lactaid Caplets

Lactaid caplets are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Lactations Aids

Lactation aids are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Lactose Intolerance Medications

Lactose intolerance medications are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Lamaze Classes

Lamaze classes are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Lanolin

Lanolin is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Lap Band Sugery

Lap band surgery is an eligible expense. Also see Gastric Bypass Surgery.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Laxatives

Laxatives are an eligible OTC medication.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Legal Fees in connection w fertility treatments

May qualify if the legal fees are in connection with a medical service for the account holder or qualified dependent.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

M

Mastectomy-related Bras

Mastectomy-related bras are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Maternity Clothes

Maternity clothes are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Maternity Support Belt

A maternity support belt is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Mattress

Mattresses are not eligible for reimbursement.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Medical Alert Bracelet

Medical alert bracelets are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medical Equipment

Medical equipment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medical information Plan Fees

Medical information plan fees are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Medical Marijuana

Under Federal law, possession of marijuana and other controlled substances is a crime, even if prescribed by a physician. This is the case even if state law allows and even if the Federal Department of Justice has taken a non-enforcement policy in states that have legalized the medical use of marijuana (e.g., California and Michigan) or the general use of marijuana (e.g., Colorado and Washington).

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Medical Monitoring

Medical monitoring is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medical Testing Devices

Medical testing devices are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicated Body or Face Wash

Medicated Body or Face Wash is eligible. However, if this product has a dual-purpose, specifically one that is cosmetic such as tone correcting. etc., it will require a Letter of Medical Necessity (LMN)

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicated Hand Cream

Medicated Hand Cream is eligible. However, if this product has a dual-purpose, specifically one that is cosmetic such as tone correcting. etc., it will require a Letter of Medical Necessity (LMN)

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicated Lip Treatments

Medicated Lip Treatments are eligible. However, if this product has a dual-purpose, specifically one that is cosmetic such as tone correcting. etc., it will require a Letter of Medical Necessity (LMN)

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicated Shampoo

Medicated shampoo may be eligible for reimbursement with a Letter of Medical Necessity (LMN).

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Medicated Toothpaste

Medicated toothpaste is not an eligible OTC item.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

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Medicine and Drugs, over-the-counter (OTC)

Medicines and drugs that are Over-the-Counter (OTC) are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicine Dropper

A medicine dropper is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicines, Prescription

Medicines prescribed by a medical professional are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Medicines Purchased from Other Countries

Medicines purchased from other countries, in specific situations, are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Mediscope

A Mediscope is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Menstrual Pain Relievers

Menstrual pain relievers are eligible OTC medicines.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Migraine Cooling Headache Pads

Migraine cooling headache pads are an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Migraine Relief

Migraine relief is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Mineral Supplements

Mineral supplements may be eligible for reimbursement with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Moisturizer

Moisturizer is not an eligible expense.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Morning-After Pill

The morning after pill is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Motion Sickness Medicine

Motion sickness medicine is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Motion Sickness Wrist Bands

Motion sickness wrist bands are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Mouthwash

Mouthwash is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

MRI

MRIs are eligible with a flexible spending account, HSA and HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Multivitamins

Multivitamins are eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Muscle pain relievers

Muscle Pain relievers are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Nail Polish

Nail polish is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Nasal Aspirator

A nasal aspirator is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Nasal Spray

Nasal Sprays are eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Nasal Strips

Nasal Strips are eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Naturopathic Healers

Naturopathic healers are only eligible for reimbursement with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Nausea Medicine

Nausea medicine is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Nebulizer

A nebulizer is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Needle Container

A needle container is eligible

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Neti Pots

Neti pots are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Nicotine Gum

Nicotine gum is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Nicotine Patches

Nicotine patches are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Non-prescription drugs and medicine

Non-prescription drugs and medicine are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Nutritional Supplements

Nutritional supplements may be eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Occlusal Guards

Occlusal guards are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Omega-3 Supplements

Omega-3 supplements may be eligible for reimbursement with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Oral Glucose Gel

Oral glucose gel is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Orthodontia Wax

Orthodontia wax is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Orthopedic and Surgical Support

Orthopedic and Surgical Supports are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Orthopedic Neck Support

Orthopedic neck supports are eligible OTC items.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Orthopedic Shoe Inserts

Orthopedic shoe inserts are mostly eligible, although a specific few could be considered dual-purpose. To determine which inserts are eligible, shop at FSAstore.com.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Orthopedic Shoes

Orthopedic shoes with a Letter of Medical Necessity (LMN).

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Orthotics

Orthotics are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Over-The-Counter Items

OTC items are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Over-the-Counter Medicine

OTC Medicine is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Ovulation Monitor

An ovulation monitor is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Oxygen Equipment

Oxygen equipment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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P

Pain Relief Eye Mask

A pain relief eye mask is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Pain Reliever

Pain reliever is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Particulate Respirator Mask

A Particulate Respirator Mask is eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Peak Flow Meter

A Peak Flow Meter for someone with a diagnosed medical condition such as Asthma is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Pedicure

A pedicure is not eligible for reimbursement.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Pedometer

A Pedometer is only eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Peroxide

Peroxide is eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Pregnancy Tests

Pregnancy tests are eligible for reimbursement with an FSA account, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Prescription Drugs and Medicines

Prescription Drugs and Medicines are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Prescription Drugs and Medicines obtained from other countries

Prescription drugs and medicines obtained from other countries are eligible for reimbursement with a prescription with a flexible spending account, HSA and HRA account.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Probiotics

Probiotics may be eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Progesterone and Testosterone Hormones

Progesterone and testosterone treatments are eligible with a prescription from a doctor.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Q

Q-tips

Q-tips are not an eligible expense.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

R

Recliner Chairs

Recliner chairs are typically not eligible. If prescribed by a doctor for treatment of a medical condition, may qualify with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Reading Glasses

Reading glasses are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Rehydration Solution

Rehydration solution is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Rubdowns

Unless necessary for the treatment of a medical condition in which a Letter of Medical Necessity will typically be required, the cost of rubdowns generally won't qualify.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

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Rubbing Alcohol

Rubbing alcohol is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

S

Saline Nasal Spray

Saline nasal spray is an eligible OTC item.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Safety Glasses

Safety Glasses are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Scale, Food or Weight

If needed for treatment of a diagnosed medical condition, a scale for food or weight may be eligible with a Letter of Medical Necessity.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Scooter, electric

Electric scooters may be eligible with an LMN.

Flexible Spending Account (FSA)	L
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	L
Health Reimbursement Account (HRA)	L

Sedatives

Sedatives are eligible with a prescription. However, if sedatives are available over-the-counter, they would be fully eligible with an FSA, HSA or HRA.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Sinus Rinse

Sinus Rinse is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Sleep Aids

Sleeping aids are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Shaving Cream or Lotion

Shaving cream or lotion are never eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

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Sinus Medicine

Sinus medicine is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

St. John's Wort

St. John's Wort is not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N

Sleep Aids

Sleep aids are eligible OTC products.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Stool Softeners

Stool softeners are eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Smoking Cessation Products

Smoking cessation products are eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Sunburn Creams and Ointments

Sunburn creams and ointments are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Smoking Cessation Programs

Smoking Cessation Programs are eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Suppositories

Suppositories are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Spermicidals

Spermicidals are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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Tampons

Tampons are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Teething Pain Reliever

A teething pain reliever is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Testosterone

Testosterone is eligible with a prescription from a doctor.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Throat Lozenges

Throat lozenges are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Toenail Fungus Treatment

Toenail fungus treatment is eligible for reimbursement.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Toothache pain relievers

Toothache pain relievers are eligible over-the-counter products.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Topical Analgesics (Muscles and Arthritis)

Topical analesics (muscles and arthritis) treatment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Topical Skin Treatment

Topical skin treatment is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Topical Steroids

Topical steroids are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Tylenol

Pain reliever is an eligible OTC medicine.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

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U

Upset Stomach Relief

Upset stomach relief medications are eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

V

Vapor Rub

Vapoor rub is eligible.

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Viagra

Viagra is eligible with a prescription

Flexible Spending Account (FSA)	E
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	E
Health Reimbursement Account (HRA)	E

Z

Zinc Supplements

Zinc supplemets are not eligible.

Flexible Spending Account (FSA)	N
Limited Care FSA	N
Dependent Care FSA	N
Health Savings Account (HSA)	N
Health Reimbursement Account (HRA)	N