

IRS Code Section 213(d) FSA Eligible Medical Expenses

An eligible expense is defined as those expenses paid for care, not covered by insurance, as described in Section 213(d) of the Internal Revenue Code. Below are examples of eligible medical expenses. Additional expenses may qualify and the items listed below are subject to change in accordance with IRS regulations. For a complete list, please refer to Section 213(d) of the Internal Revenue Code. If tax advice is required, you should seek the services of a competent professional.

Eligible Medical Expenses

- Abortion
- Acupuncture
- Air conditioner/purifier (if to treat a medical condition)
- Alcoholism treatment
- Ambulance
- Anesthetist
- Arch supports
- Artificial limbs
- Autoette (when used for relief of sickness/disability)
- Birth control pills (by prescription)
- Blood tests
- Blood transfusions
- Braces
- Cardiographs
- Chiropractor
- Christian Science Practitioner
- Contact lenses
- Contraceptive devices (by prescription)
- Convalescent home (for medical treatment only)
- Crutches
- Dental treatment
- Dental X-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Diathermy
- Drug addiction therapy
- Drugs (prescription)
- Elastic hosiery (prescribed)
- Eyeglasses
- Fees paid to health institute prescribed by a doctor
- Flouridation unit
- Guide dog
- Gum treatment
- Gynecologist
- Healing services
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatment
- Lab tests
- Lead paint removal
- Legal fees
- Lodging (away from home for outpatient care)
- Metabolism tests
- Neurologist
- Nursing (including board and meals)
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Organ transplant (including donor's expenses)
- Orthopedic shoes
- Orthopedist
- Osteopath
- Oxygen and oxygen equipment
- Pediatrician
- Physician
- Postnatal treatments
- Practical nurse for medical services
- Prenatal care
- Prescription medicines
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium therapy
- Registered nurse
- Special school costs for the handicapped
- Spinal fluid tests
- Splints
- Sterilization
- Surgeon
- Telephone or TV equipment to assist the hard-of-hearing
- Therapy equipment
- Transportation expenses (relative to health care)
- Ultra-violet ray treatment
- Vaccines
- Vasectomy
- Vitamins (if prescribed)
- Weight loss programs to treat medical condition with doctor's letter or prescription

Eligible Over-the-Counter Drugs and Products

Effective January 1, 2020, OTC drugs and medicines are eligible without a doctor's prescription.

NOTE: Supplements, vitamins and herbs still require a doctor's prescription.

Effective January 1, 2020, menstrual care (feminine hygiene) products are eligible.

- Acne treatments
- Allergy medications
- Antacids
- Antibiotic ointment
- Antiseptic wash
- Anti-diarrhea medicine
- Bandages
- Blood pressure meter
- Cold/Flu medication
- Contact lens solution
- Cough drops or lozenges
- Denture adhesive
- Diabetic supplies
- Diaper rash medicine
- Ear wax removal
- Gauze and tape
- Hemorrhoid medication
- Herbs with prescription
- Incontinence supplies
- Itch relief medication
- Lice treatment
- Motion sickness medicine
- Nasal decongestant
- Nicotine medication
- Pain relievers
- Sinus medication
- Sleep aids
- Sun block - SPF 30 or higher
- Supplements with prescription
- Thermometers
- Vitamins with prescription
- Wart removal

Ineligible Medical Expenses

- Advanced payment for services to be rendered the following year
- Athletic Club membership for general health
- Automobile insurance premium allocable to medical coverage
- Boarding school fees
- Bottled water
- Commuting expenses of a disabled person
- Cosmetic surgery and procedures
- Dental bleaching
- Eyewear protection plans
- Funeral, cremation, or burial expenses
- Illegal operations and treatments
- Illegally procured drugs
- Marriage counseling
- Maternity clothes
- Premiums for life insurance, income protection, disability, loss of limbs, sight, or similar benefits
- Scientology counseling
- Social activities
- Special foods and beverages as meal replacement
- Specially designed car for the handicapped other than an autoette or special equipment
- Stop-smoking programs
- Swimming pool
- Travel for general health improvement
- Weight loss programs for general health

Ineligible Over-the-Counter Items

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorant
- Diapers
- Feminine care fragrances
- Hair regrowth
- Herbs for general health
- Petroleum jelly
- Shampoo and conditioner
- Sun block with less than 30 SPF
- Sun tanning products
- Supplements for general health
- Tooth brushes
- Vitamins for general health