How to use your flexible spending account

Here are examples of medical services, treatments and over-the-counter (OTC) medications you can purchase using your flexible spending account (FSA).*

Medical services and treatments

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Dental treatments including X-rays, cleanings, fillings, braces and tooth removals
- Diabetes test strips
- Doctors' office visits and procedures
- Drug addiction treatment
- Eyeglasses and vision exams
- Fertility treatment
- Hearing aids and batteries
- Hospital services
- Insulin
- Laboratory fees
- Laser eye surgery
- Physical therapy
- Psychiatric care
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vasectomy
- Weight-loss program, if it's a treatment for a specific disease diagnosed by a physician

OTC medications

- Acne medicines
- Aids for indigestion
- Allergy and sinus medicines
- Antidiarrheal medicines
- Baby rash ointments
- Cold and flu medicines
- Eye drops
- Feminine antifungal or anti-itch products
- Hemorrhoid treatments
- Laxatives or stool softeners
- Lice treatments
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Pain relievers
- Prescriptions (retail and mail)
- Sleep aids

What is an FSA?

An FSA is a benefit plan that allows you to set aside money from your paycheck—before taxes—into a special account to help pay for certain medical costs, child care or other eligible health services.

*May vary based on your particular health plan. See your plan documents for details.

continued

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OTC supplies that may be eligible for FSA reimbursement

- Bandages, adhesive or elastic
- Braces and supports
- Catheters
- Condoms
- Contact lens solution and supplies
- Crutches
- First-aid supplies
- Menstrual products
- Ostomy products
- Personal protective equipment (PPE) such as masks, hand sanitizer and sanitizing wipes, for the primary purpose of preventing the spread of the Coronavirus Disease 2019 (COVID-19 PPE)
- Pregnancy tests
- Reading glasses
- Sunscreen SPF 15 or higher
- Walkers, wheelchairs and canes

What is an eligible expense?

An eligible expense is a medical, dental or vision expense that can be paid for or reimbursed by your health plan.

Common services and expenses not eligible for FSA reimbursement

- Aromatherapy
- Baby bottles
- Baby wipes
- Cotton swabs
- Dental floss
- Deodorants
- Hair regrowth
- Moisturizer with SPF protection
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Suntanning products

Learn more

For a complete list of eligible expenses, see your benefit plan documents or visit **irs.gov**

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