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Eligible medical expenses



Did you know?

You can use your flexible spending account (FSA), health savings account (HSA), or health reimbursement arrangement (HRA) to pay for qualified medical expenses, helping you reduce your taxable income while covering costs that matter to your health.

Important things to know

Eligibility is governed by the IRS

The IRS defines a medical expense as any amount paid for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body.

Expenses must be primarily medical in nature to qualify

Cosmetic procedures, general wellness items, and expenses already reimbursed by other means are generally not eligible.

Expense eligibility may vary by account type and plan

When in doubt, consult your plan documents.

Always keep your receipts

You may need them to substantiate a purchase (FSA, HRA) or in the event of an IRS audit (HSA).

IRS guidance changes periodically

When in doubt, refer to your plan documents or consult a benefits administrator.

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Eligible expense examples

The expenses listed below are common examples of costs that are generally eligible under IRS guidelines. This list is not exhaustive, is subject to change, and certain restrictions may apply based on your plan limitations. Be sure to consult your plan documents before using your funds.

Dental care

- Exams, cleanings, and X-rays
- Fillings, crowns, and bridges
- Tooth extractions and oral surgery
- Orthodontia (braces, clear aligners)
- Dentures and dental implants
- Fluoride treatments
- Dental anesthesia

Vision care

- Eye exams and vision tests
- Eyeglasses and frames (prescription)
- Contact lenses (prescription)
- Contact lens solution and cases
- LASIK and corrective eye surgery
- Reading glasses
- Eye drops

Mental health

- Psychotherapy and counseling
- Inpatient mental health treatment
- Addiction treatment and counseling
- Psychiatric medications (prescription)
- Eating disorder treatment programs
- Applied Behavior Analysis (ABA)
- Mental health crisis services

Over-the-counter (OTC) medicines

- Pain relievers (ibuprofen, acetaminophen)
- Allergy and antihistamine medications
- Cold, flu, and cough medications
- Antacids and digestive aids
- Antiseptics and first aid creams
- Acne treatment products
- Smoking cessation products

Medical supplies & equipment

- Blood pressure monitors
- Insulin and diabetic supplies
- Bandages, gauze, and wound care
- Crutches, walkers, and wheelchairs
- Hearing aids and batteries
- Heating pads and heat wraps
- Thermometers

Practitioners & professional services

- Primary care and specialist visits
- Chiropractors
- Acupuncture
- Podiatrist and foot care
- Speech-language therapy
- Telehealth and virtual visits
- Ambulance transportation

Medical procedures & treatments

- Prescriptions
- Surgery and inpatient hospital stays
- Emergency room and urgent care visits
- Lab tests, blood work, and imaging
- Vaccinations and immunizations
- Medical screening tests
- Chemotherapy and radiation

Women's health & family planning

- Menstrual products (pads, tampons, cups)
- Mammograms and gynecological exams
- Pregnancy tests, ultrasounds
- Obstetric care, midwives, and delivery
- Breast pumps and lactation supplies
- Contraception products
- Fertility treatments

Estimate your annual expenses and tax savings

Use this worksheet to estimate how much you may want to contribute to your health account each year. Enter your expected annual spending in each category below. Your total can help you set an accurate contribution amount. Remember, you can only contribute up to the IRS maximum limits or the limits set by your employer.

Once you have your total, multiply that by your tax bracket to estimate your savings. If you don't know your tax bracket, you can use the IRS Tax Witholding Estimator as a starting point for your estimate. Note that your individual tax savings will depend on your election amount, income, and tax rate (federal and state) amongst other factors. Consult a tax professional for personalized guidance.

_____ **Dental Care**	_____ **Medical Supplies & Equipment**
_____ **Vision Care**	_____ **Practitioners & Professional Services**
_____ **Mental Health**	_____ **Medical Procedures & Treatments**
_____ **OTC Medicines**	_____ **Women'S Health & Family Planning**

_____	x	_____	% =	_____
TOTAL		**TAX RATE**		**ESTIMATED TAX SAVINGS**

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