

CARES Act of 2020 Update

Over-the-counter (OTC) medications are now reimbursable under FSAs without requiring a prescription or completing a Letter of Medical Necessity Form. This provision is retroactive to January 1, 2020. Menstrual care products are now reimbursable as eligible expenses, including tampons and pads.

Eligible Health FSA Expenses

Acupuncture
Alcoholism treatment
Allergy medication, nasal sprays
Ambulance
Analgesics, fever reducers, pain reducers (aspirin, ibuprofen, acetaminophen)
Antacids and heartburn relief
Antibiotic ointments
Anti-itch creams and hydrocortisone creams
Arthritis pain relieving creams
Athlete's foot treatment, anti-fungal creams
Artificial teeth/dentures
Bandages
Birth control
Blood pressure monitors
Braces
Braille-books and magazines
Breast pumps and lactation supplies
Cancer screening
Chiropractors
Chondroitin
Co-insurance amount you pay
Cold/hot packs
Cold medicines, tablets, syrups, cough drops & lozenges
Co-pay amount you pay
Compression hose (30-40 mmHg or higher)
Condoms
Contact lenses and eyeglasses
Contact lens solutions
Cost of medically necessary operations and related treatments
Crutches
Deductible medical coverage (amounts you pay)
Dental fees
Diabetic supplies
Diaper rash ointment
Dietary supplements
Drug addiction treatment
Ear wax removal kits

Eye exams, eye surgery
Eye glasses (protection plans/ warranties are NOT eligible expenses)
Eczema treatments
Feminine hygiene products
Fertility treatments (in vitro fertilization, surgery)
First-aid cream
Glucosamine
Hearing devices and batteries
Hemorrhoid treatments
Hospital services
Incontinence products
Infertility treatments
Insulin
Laboratory fees
Lactose intolerance tablets
Lamaze classes
Latex gloves
Laxatives
Medical alert bracelets
Medical information plan
Menstrual pain relievers
Mentally handicapped persons cost of special home care
Mineral supplements
Motion sickness pills
Nasal spray and strips
Nicotine gum, patches
Nurses fees (including nurses' board and social security tax paid by you)
Obstetrical expenses
Orthotics
Over-the-counter medications
Oxygen
Petroleum jelly
Prosthesis
Pregnancy tests
Prenatal vitamins
Psychiatrists' and psychologists' fees
Radial keratotomy and lasik eye surgery
Routine physical & other non diagnostic services or treatments
Sinus medication
Smoking cessation programs
Speech therapy
Special education for the blind
Special plumbing for handicapped
Sterilization (i.e., tubal ligation, vasectomy) and reversal
Stomach and digestive relief items
Sunburn cream (Solarcaine)
Surgical fees
Telephone, special for hearing impaired

Eligible Health FSA Expenses contin..

Television audio display equipment for hearing impaired
Therapeutic care for drug and alcohol addiction received as medical treatment
Thermometers
Toothache and teething pain relievers
Transportation expenses for person to receive medical care
Urinary pain relief medication
Vaccines
Walkers
Wart removal, i.e., W Freeze Off (certain wart medicines may require a prescription)
Wheelchair
X-rays
Yeast infection medication

Eligible Health FSA Expenses Only with a Letter of Medical Necessity Form

Compression hose (20-30 mmHg)
Exercise programs or equipment
Fiber supplements
Humidifier
Hypnosis
Infertility treatments
Lead-base paint removal
Massage therapy
Occupational therapy
Orthopedic shoes (*Reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.*)
Scooter, electric
Service animal (guide dogs are eligible without a LOMN)
Tuition/meals/lodging for special needs schooling
Varicose vein, treatment of
Vitamins

Never Eligible

Concierge service
Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury)
Disposable diapers
Diet program foods
Electric toothbrush
Electrolysis
Hair transplants
Hand sanitizer
Household help
Maternity clothes
Teeth whitening

Eligible Dependent Care FSA Expenses

Babysitters
Daycare centers
Nursery schools
After-school programs
Day camp
Eldercare
(Overnight camps are NOT eligible)