

Common Eligible and Ineligible Expenses for FSAs, HSAs and HRAs



This is a list of some of the most asked about expenses. For a complete list of eligible and ineligible expenses—please visit www.benesyst.net.

Healthcare — Common Eligible Expenses

Dental	Medical Equipment / Supplies	Obstetrics
X-rays Dentures and bridges Exams and teeth cleaning Extractions and fillings Oral Surgery Orthodontia / braces Periodontal services	Air purification equipment* Arches and orthotic inserts Breast pumps Crutches, walkers and wheelchairs Exercise equipment Nebulizers Orthopedic shoes* Prosthesis Syringes	Lamaze class Lactation supplies OB/GYN exams OB/GYN pre-paid maternity fees (as services are received) Pre and postnatal treatments
Medical Services		Therapy
Acupuncture Alcohol and drug/substance abuse Ambulance Chiropractic Co-insurance/co-pays Fertility Treatment	Immunizations and vaccinations Mileage Physical exams Reconstructive surgery* Transportation expenses*	Counseling (not marital or career) Massage Occupational Physical Smoking cessation program Speech Weight loss programs*
Hearing	Lab Exams / Tests	Vision
Hearing aid devices Exams	Blood tests Lab fees X-rays and scans	Exams RX eyeglasses and contact lenses Laser eye surgeries Prescription sunglasses

Healthcare — Common Ineligible Expenses

Cosmetic surgery/procedures Electrolysis Hair loss medication	Insurance premiums / interest Long-term care premiums Marriage counseling	Teeth bleaching / whitening Toothbrush/toothpaste Vitamins/supplements*
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* Expenses marked with an asterisk (*) are “potentially eligible expenses” that require a Letter of Medical Necessity from your healthcare provider to qualify for reimbursement.

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Dependent Daycare FSA — Common Eligible Expenses

After school care Au pair Baby sitter (cannot be spouse, dependent or child's parent)	Day care Elder care Extended day programs Nanny fees	Nursery school/pre-kindergarten Registration fees for care Summer camp
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* Dependent adult expenses not associated with medical. The dependent must live in your residence for at least eight hours each day.

NOTE: The Dependent Day Care FSA only covers expenses if you pay for the care of a dependent **in order to work**. If you are married, both you and your spouse must be employed. The IRS sets maximum contribution levels, please visit for latest annual limits: <https://www.tasconline.com/biz-resource-center/news-clips/>

Dependent Daycare FSA — Common Ineligible Expenses

After school enrichment classes Diaper services	Educational expenses* Field trips	Meals, snacks or beverages Summer overnight camps
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* Kindergarten or higher grades are not eligible for reimbursement.

Over-the-Counter (OTC) Items

These lists are not all-inclusive—please refer to www.benesyst.net for the complete list.

Able to purchase without prescription	Ineligible OTC medicine and drug categories
Denture adhesives, repair and cleansers	Acne medications
Diabetes testing and insulin	Allergy, cold, cough, flu and sinus
Ear care	Antiseptics and wound cleaners
Elastic / athletic treatment	Baby teething pain
Eye care / contact lens care	Cold sore remedies
First-aid dressings and supplies	First-aid burn remedies
Foot care treatments	Hemorrhoid remedies
Hearing aid and other medical batteries	Homeopathic remedies
Incontinence products	Incontinence treatment products
Pregnancy / ovulation kits	Motion sickness
Prenatal vitamins	Pain relief
Reading glasses	Sleep aids / sedatives
Walking aids	Stomach remedies (anti-gas, acid control, digestive aid)