Fidelity Health®

Health Care FSA, Limited Purpose FSA, and Dependent Care FSA qualified expenses



This is a list of common expenses for Health Care Flexible Spending Accounts (HCFSAs), Limited Purpose FSAs (LPFSAs), and Dependent Care FSAs (DCFSAs). The products and services are subject to change by the IRS. Please refer to IRS Publication 502, *Medical and Dental Expenses*, and IRS Publication 503, *Child and Dependent Care Expenses*, found online at IRS.gov.

General health

- Acupuncture
- Ambulance
- Blood sugar test kits for diabetics
- Chiropractor
- Cold and flu medicine
- Common over-the-counter (OTC) medicines
  Examples include, but are not limited to:
  - Acne medicine
  - Aids for indigestion
  - Allergy and sinus medicine
  - Ointments for cuts, burns, or rashes
- COVID-19 diagnostic testing and treatment
- Crutches
- Doctor's office visits and co-pays
- Drug prescriptions
- Feminine hygiene products
- Flu shots
- Insulin
- Laboratory fees
- Motion sickness medicines
- Nasal sprays or drops
- Pain relievers, such as aspirin or ibuprofen
- Personal protective equipment (PPE), such as masks and/or hand sanitizer
- Physical therapy
- Service animal
- Sleep aids
- Stomach remedies
- Vaccines
- Walkers and canes
- Wheelchairs

Dental*

- Artificial teeth
- Dental care
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces, and tooth extractions)
- Fluoride treatments
- Occlusal guards to prevent teeth grinding
- Orthodontics

Hearing

- Hearing aids and batteries

Family planning/pregnancy

- Birth control treatment
- Breast pumps and lactation supplies
- Fertility enhancement (including in vitro fertilization)
- Infertility treatment
- Midwife

Psychological support

- Psychiatric care
- Psychoanalysis
- Psychologist

Surgical

- Surgery, excluding cosmetic surgery

Vision*

- Contact lenses and solutions
- Eye drops
- Eyeglasses (Rx and reading)
- Laser eye surgery
- Vision exam

Other

- Artificial limbs
- Inpatient treatment at a therapeutic center for alcoholism or drug addiction
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Speech therapy

Services that may be eligible with a letter of medical necessity

The following list is not exhaustive:

- Compression hosiery/socks, antiembolism socks or hose
- CPR classes for adults or children
- Improvements or special equipment added to a home or other capital expenditures for a physically handicapped person
- Massage treatment for a specific ailment or diagnosis
- Weight-loss program, only if it is a treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease)

Eligible dependent care expenses

- Au pair services
- Babysitting services
- Before- and after-school programs
- Custodial or eldercare expenses, in-home or day care center (not medical care)
- Nursery school
- Prekindergarten
- Summer day camp (not educational in nature)

*LPFSA expenses.

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Ineligible expenses

Listed below are some services and expenses that are not eligible for reimbursement.

The following list is not exhaustive:

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement
- Cosmetics and skin care
- Cotton swabs
- Dental floss
- Deodorants
- Hair regrowth supplies and/or services
- Health club membership dues
- Humidifiers
- Lotions
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Spa salts

Ineligible dependent care expenses

- Clothing
- Food/meals
- Kindergarten and higher education/tuition expenses
- Overnight camp