

FSA Sample Eligible Expense List

ELIGIBLE HEALTH FSA EXPENSES

-
- | | | |
|--|---|--|
| <ul style="list-style-type: none"> • Acupuncture • Alcoholism treatment • Allergy medication, nasal sprays • Ambulance • Analgesics, fever reducers, pain reducers (e.g., 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 • At-home COVID-19 tests • Artificial teeth/dentures • Bandages • Birth control - only eligible with a prescription • 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 & 20-30 mmHg) • Condoms • Contact lenses and eyeglasses • Contact lens solutions • Cost of medically necessary operations and related treatments • CPAP machine and sleep apnea maintenance/equipment • Crutches • Deductible medical coverage (amounts you pay) | <ul style="list-style-type: none"> • Dental fees • Diabetic supplies • Diaper rash ointment • 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 • Lamaze classes • Laxatives • Medical alert bracelets • Medical information plan • Menstrual pain relievers • Mentally handicapped person's cost of special home care • Motion sickness pills • Nasal spray and strips • Nicotine gum, patches • Nursing services (including boarding) • Obstetrical expenses • Orthotics • Oura ring • Over-the-counter medications • Oxygen | <ul style="list-style-type: none"> • PPE (e.g., face masks, hand sanitizer, sanitizing wipes) • 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 (e.g., tubal ligation, vasectomy) and reversal • Stomach and digestive relief items • Sunburn cream (e.g., Solarcaine) • Surgical fees • Telephone, special for hearing impaired • 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 • Varicose vein, treatment of • Walkers • Wart removal, e.g., 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

-
- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Acupressure • Compression hose (15-20 mmHg & 8-15 mmHg) • Dietary supplements • Doula • Exercise programs or equipment • Fiber supplements • Humidifier | <ul style="list-style-type: none"> • Hypnosis • Lead-base paint removal • Massage therapy, rolfing therapy • Mineral supplements • Occupational therapy • Orthopedic shoes (Reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.) | <ul style="list-style-type: none"> • Scooter, electric • Service animal (guide dogs are eligible without a LOMN) • Tuition/meals/lodging for special needs schooling • Vitamins • Water-Pik |
|---|---|--|

NEVER ELIGIBLE

- COBRA premiums
- Concierge service fees - **only medical services actually provided are eligible for reimbursement; membership fees for concierge services are not eligible for reimbursement**
- Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury)
- Disposable diapers
- Diet program foods
- Electric toothbrush
- Electrolysis
- Fitness programs*
- Hair transplants*
- Household help
- Maternity clothes
- Medicinal marijuana
- Teeth whitening*

**Unless prescribed by a doctor to treat an existing illness or injury.*

ELIGIBLE DEPENDENT CARE FSA EXPENSES

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



Expense eligibility is subject to change. If you are unsure if an expense is eligible for reimbursement, please call P&A Group at (716) 362-5570 or (844) 638-1900. You can also chat with a Participant Support Specialist through online webchat at padmin.com/md.