

## ✓ Eligible Expense Examples

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Birth control pills
- Blood pressure monitoring device
- Breast pumps and related supplies
- Chiropractic care
- Contact lenses and related materials
- Dental treatment
- Dentures
- Diagnostic services
- Drug addiction treatment
- Eye examination, eyeglasses, and reading glasses
- Family planning items
- Fertility treatment
- Flu shot
- Hearing aids
- Hospital services
- Immunization
- Insulin and diabetic supplies
- Laboratory fees
- Laser eye surgery
- Medical testing devices
- Menstrual care products
- Nursing services
- Obstetrical expenses
- Orthodontia (not for cosmetic reasons)
- Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc.
- Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc.
- Oxygen
- Physical exam
- Physical therapy
- Prescription drugs
- Psychiatric care
- Smoking cessation program and medications
- Surgery
- Sunscreen & sunblock (SPF 15+, broad-spectrum)
- Transportation for medical care
- Weight loss program necessary to treat a specific medical condition
- Wheelchair, walkers, crutches, and canes



## Dual Purpose Items

Items that can be used for a medical purpose or for general health and well-being are considered “dual-purpose” and are eligible only with a prescription, doctor’s directive, or letter of medical necessity. Examples include:

- Dietary and weight loss supplements
- Fiber supplements
- Orthopedic shoes and inserts
- Snoring cessation aids
- Vitamins and herbal supplements



## 5 Expenses via CARES Act

The CARES Act, which went into effect on January 1, 2020, allows over 20,000 expenses as eligible moving forward.

- Pain Relief Medicine
- Cold and Flu Products
- Allergy Products
- Heartburn Medications
- Menstrual Products

## ✗ Ineligible Expense Examples

These items are not generally eligible for tax-free purchase with your account funds.

- Concierge service fees (billed for future services; no treatment provided)
- Cosmetics and cosmetic surgery
- Deodorant
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Household help
- Illegal operations and treatments
- Maternity clothes
- Teeth whitening

