

Eligible Expenses

This page outlines which items are approved expenses that can be paid from a health savings account (HSA) or medical flexible spending account (FSA).

The eligibility list for products eligible for reimbursement from health savings accounts (HSAs) and medical flexible spending accounts (FSAs) has been expanded since the beginning of the COVID-19 pandemic.

Recently, personal protective equipment (PPE) such as masks, hand sanitizer, and sanitizing wipes were added. Previously, over-the-counter (OTC) drugs and medicines became eligible without a prescription. Feminine hygiene products such as tampons, pads, liners, cups, and sponges are now also eligible. You can file for reimbursement for these items if you've purchased them since January 1 2020.

Q: Click for more information

A: If your debit card is declined when attempting to purchase these items, it is likely because merchant and pharmacy systems are being updated and may not reflect the new changes yet. We encourage you to keep receipts of purchases that may be eligible and request reimbursement through your online account.

Items may also be newly eligible for health reimbursement arrangement (HRA) plans, but your employer may limit which product categories can be expensed.

Definitions

- **Eligible:** This can be purchased or reimbursed from your medical spending account*.
- **Potentially Eligible:** In order to determine eligibility for potentially eligible items, Further requires a Letter of Medical Necessity (linked below) from your health care provider.
- **Ineligible:** These products and services are not eligible for HSA or FSA reimbursement.
- **OTC:** Over the counter. Items noted only with "OTC" are eligible without a prescription.

[Download the Letter of Medical Necessity](#)



Item List

Note: *This list does not apply for HRAs. For an HRA, the eligible products and services are determined by your group or employer. If you have eligibility questions about your HRA, check with your benefits administrator.*

- You can use your Further debit card to purchase eligible products on the [Amazon FSA and HSA Store](#) with your FSA/HSA.

[Spanish list](#)

| Item | Eligibility | Notes |
|-----------------------------------|------------------------|---------------------------------|
| Abdominal supports | ✓ Eligible | |
| Abortion | ✓ Eligible | |
| Acid Controllers/Antacids | ✓ Eligible | |
| Acne Treatment | ✓ Eligible | |
| Acupuncture | ✓ Eligible | |
| Air conditioner | ! Potentially Eligible | Capital Expense |
| Air purifier | ! Potentially Eligible | Capital Expense |
| Alcoholism treatment | ✓ Eligible | |
| Allergy medicine | ✓ Eligible | OTC |
| Analgesics (e.g., vaporizing rub) | ✓ Eligible | OTC |
| Anti-Arthritics | ✓ Eligible | |
| Antibiotics | ✓ Eligible | |
| Anti-diarrhea medicine | ✓ Eligible | OTC |
| Anti-gas, Antacid | ✓ Eligible | OTC |



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| Antihistamines | ✓ Eligible | OTC |
| Anti-inflammatory | ✓ Eligible | OTC |
| Antiperspirant | ✗ Ineligible | |
| Arch supports | ✓ Eligible | |
| Artificial limbs | ✓ Eligible | |
| Aspirin | ✓ Eligible | OTC |
| Asthma treatments (e.g., inhaler, nebulizer) | ✓ Eligible | |
| Athletic club membership | ! Potentially Eligible | |
| Automobile modifications | ! Potentially Eligible | Capital Expense |
| Band-aids/bandages | ✓ Eligible | OTC |
| Bariatric surgery | ✓ Eligible | |
| Behavioral modification programs | ! Potentially Eligible | |
| Birth Control Pills | ! Potentially Eligible | Valid Prescription Required |
| Birthing tubs | ✗ Ineligible | |
| Blemish concealer | ✗ Ineligible | |
| Blood pressure monitoring devices | ✓ Eligible | |
| Body scans (e.g., MRI, CAT Scan) | ✓ Eligible | |
| Bottled water | ✗ Ineligible | |
| Brace (e.g., knee, back, wrist) | ✓ Eligible | |
| Braille books/magazines | ✗ Ineligible | |
| Breast pumps and supplies for pump only | ✓ Eligible | |
| Breast reconstructive surgery | ! Potentially Eligible | |



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| Breast reduction surgery that is medically necessary | ! Potentially Eligible | |
| Burn treatments | ✓ Eligible | OTC |
| Calamine lotion | ✓ Eligible | OTC |
| Chapsticks/lip balm | ✗ Ineligible | |
| Childbirth/lamaze classes (related to birth) | ✓ Eligible | |
| Chiropractic treatments (e.g., adjustments) | ✓ Eligible | |
| Chondroitin | ✓ Eligible | OTC |
| Circumcision | ✓ Eligible | |
| Cleaning service | ✗ Ineligible | |
| Coinsurance amounts (health, dental or vision) | ✓ Eligible | |
| Cold and flu medicine | ✓ Eligible | OTC |
| Cold Sore Remedies | ✓ Eligible | OTC |
| Cold/hot packs | ✓ Eligible | OTC |
| Condoms | ✓ Eligible | OTC |
| Contact lens solutions/cleaners | ✓ Eligible | OTC |
| Contact lenses (corrective) | ✓ Eligible | |
| Convalescent home (for medical treatment only) | ✓ Eligible | |
| Copayments (health, dental or vision) | ✓ Eligible | |



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| Corn and callus removers | ✓ Eligible | OTC |
| Cosmetic surgery | ! Potentially Eligible | For repair or reconstruction after accident or surgery or for correction of birth defect |
| Cosmetic surgery and procedures | ✗ Ineligible | |
| Cosmetics, hygiene products and similar items | ✗ Ineligible | |
| Cotton balls (sterile) | ✓ Eligible | OTC |
| Cough drops, cough suppressants | ✓ Eligible | OTC |
| C-PAP machine and supplies | ✓ Eligible | |
| Crutches (purchase or rental) | ✓ Eligible | |
| Dancing lessons | ✗ Ineligible | |
| Decongestants | ✓ Eligible | OTC |
| Deductibles (health, dental or vision) | ✓ Eligible | |
| Dental floss | ✗ Ineligible | |
| Dental procedures, non-cosmetic (e.g., X-rays, fillings, extractions, crowns, implants) | ✓ Eligible | |
| Denture adhesive | ✓ Eligible | OTC |
| Denture care cleaning products | ✓ Eligible | OTC |
| Dentures | ✓ Eligible | |
| Deodorant | ✗ Ineligible | |
| Diabetic supplies (e.g., insulin, syringe, monitor, insulin pump) | ✓ Eligible | OTC |



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| Diaper rash treatment | ✓ Eligible | OTC |
| Diapers or diaper service | ✗ Ineligible | |
| Diet foods | ✗ Ineligible | |
| Dietary supplements | ! Potentially Eligible | |
| Digestive relief (e.g.Tums, Pepto-Bismol) | ✓ Eligible | |
| DNA collection and storage | ! Potentially Eligible | |
| Drug addiction/substance abuse treatment | ✓ Eligible | |
| Drugs imported from other countries | ✗ Ineligible | |
| Dust masks | ✗ Ineligible | |
| Dyslexia testing and instruction | ! Potentially Eligible | |
| Ear or body piercing | ✗ Ineligible | |
| Ear plugs | ! Potentially Eligible | |
| Ear wax removal kits | ✓ Eligible | OTC |
| Elastic wraps | ✓ Eligible | OTC |
| Electrolysis or hair removal | ✗ Ineligible | |
| Elevator | ! Potentially Eligible | Capital Expense |
| Embryo, egg and sperm storage fees | ✓ Eligible | |
| Ensure | ✗ Ineligible | |
| Exercise equipment or programs | ! Potentially Eligible | |
| Expectorants | ✓ Eligible | OTC |



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| Eye drops (non-medicated) | ✓ Eligible | OTC |
| Eye exams | ✓ Eligible | |
| Eye surgery (laser or radial keratotomy) | ✓ Eligible | |
| Eyeglasses – prescription sunglasses/safety glasses | ✓ Eligible | |
| Eyeglasses – reading | ✓ Eligible | |
| Face creams | ✗ Ineligible | |
| Feminine Anti-fungal / Anti-itch | ✓ Eligible | OTC |
| Feminine hygiene products (e.g., tampons) | ✓ Eligible | |
| Fertility treatments (e.g., artificial insemination, egg donor fees, in vitro) | ✓ Eligible | |
| Fiber laxatives | ✓ Eligible | OTC |
| First aid kits | ✓ Eligible | OTC |
| Flu shots | ✓ Eligible | |
| Fluoridation device | ! Potentially Eligible | |
| Fluoridation treatment at a dental office | ✓ Eligible | |
| Fluoride rinses | ✓ Eligible | Valid Prescription Required, OTC |
| Food thickeners | ! Potentially Eligible | |
| Funeral, cremation or burial expenses | ✗ Ineligible | |
| Gambling addiction treatment | ✓ Eligible | |
| Genetic testing | ! Potentially Eligible | |



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| Glucosamine | ✓ Eligible | OTC |
| Group therapy (for patient) | ✓ Eligible | |
| Group therapy for family member | ! Potentially Eligible | |
| Guide dog/service animal (purchase, care for, training) | ! Potentially Eligible | |
| Hair colorants | × Ineligible | |
| Hair growth/removal products | ! Potentially Eligible | |
| Hair transplants | × Ineligible | |
| Hand sanitizer – antibacterial | ✓ Eligible | |
| Hand/skin lotion | × Ineligible | |
| Head lice treatment | ✓ Eligible | |
| Hearing tests and aids | ✓ Eligible | |
| Heating pad | ✓ Eligible | OTC |
| Hemorrhoid treatments | ✓ Eligible | OTC |
| Herbal treatment | ! Potentially Eligible | |
| Holistic or natural healers consult | ! Potentially Eligible | |
| Holistic remedies/medicines | ! Potentially Eligible | |
| Home health care | ✓ Eligible | |
| Home improvements (e.g., exit ramps, widening doorways) | ! Potentially Eligible | Capital Expense |
| Hormone replacement therapy (HRT) | ! Potentially Eligible | |
| Hormone therapy | ! Potentially Eligible | |
| Household help | × Ineligible | |
| Household products/ improvements to treat allergies | ! Potentially Eligible | |



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| Illegal operations and treatments | ✗ Ineligible | |
| Illegally obtained drugs | ✗ Ineligible | |
| Immunizations | ✓ Eligible | |
| Incontinence supplies | ✓ Eligible | OTC |
| Individual counseling | ✓ Eligible | Counseling must be performed to alleviate or prevent a physical or mental defect or illness |
| Insect bite/sting medicine | ✓ Eligible | OTC |
| Insurance premiums | ✗ Ineligible | <p>Q: Certain health insurance premiums are eligible to be paid out of an HSA.</p> <p>A: Qualified premiums include: COBRA health insurance, insurance premiums after you reach age 65 (including Medicare Parts A, B, C and D but not Medicare supplement plans), qualified long-term care insurance, health insurance premiums while receiving unemployment compensation under state or federal law and premiums for employer-sponsored retiree medical plans for account holders 65 and older.</p> |
| Lab tests | ✓ Eligible | |
| Lactation consultant | ! Potentially Eligible | |
| Lactose intolerance pills | ! Potentially Eligible | |
| Late fees (e.g., for late payment of bills for medical services) | ✗ Ineligible | |
| Laxatives | ✓ Eligible | OTC |



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| Lead-based paint removal | ! Potentially Eligible | |
| Learning disability treatment | ! Potentially Eligible | |
| Lodging (away from home for outpatient care) | ! Potentially Eligible | Special rules may apply |
| Lodging while attending a medical conference | × Ineligible | |
| Make-up | × Ineligible | |
| Manual therapy | ! Potentially Eligible | |
| Marijuana or other controlled substances in violation of federal law | × Ineligible | |
| Marriage counseling | × Ineligible | |
| Massage therapy | ! Potentially Eligible | |
| Mastectomy-related special bras | ✓ Eligible | |
| Maternity clothes | × Ineligible | |
| Meals | × Ineligible | |
| Medical conference admission and transportation | ! Potentially Eligible | Excludes meals and lodging |
| Medical grade face mask | ✓ Eligible | |
| Medical newsletter | × Ineligible | |
| Medical records charges | ✓ Eligible | |
| Medicated lip balm/cream | ✓ Eligible | OTC |
| Menstrual pain relievers | ✓ Eligible | OTC |
| Mentally handicapped residential or group home | ! Potentially Eligible | |
| Missed appointment fees | × Ineligible | |
| Moisturizers | × Ineligible | |
| Mouthwash | × Ineligible | |



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| Nasal sprays/strips for snoring | ! Potentially Eligible | OTC |
| New parent/newborn child care classes | × Ineligible | |
| Nicotine patches, gum, lozenges | ✓ Eligible | OTC |
| Non-prescription eyeglasses, sunglasses, safety glasses or contacts | × Ineligible | |
| Nutritional consultation | ✓ Eligible | |
| Nutritional Counseling | ! Potentially Eligible | |
| Occlusal guards to prevent teeth grinding | ✓ Eligible | |
| Orajel pain relief | ✓ Eligible | OTC |
| Orajel toothpaste | × Ineligible | |
| Oral surgery | ✓ Eligible | |
| Oral wound treatments (cold sores) | ✓ Eligible | OTC |
| Organ transplant (including donor's expenses) | ✓ Eligible | |
| Orthodontics | ✓ Eligible | |
| Orthopedic Inserts | ✓ Eligible | OTC |
| Orthopedic shoes | ! Potentially Eligible | |
| Oxygen and oxygen equipment | ✓ Eligible | |
| Oxygen equipment | ✓ Eligible | OTC |
| Pain relievers | ✓ Eligible | OTC |
| Patient responsibilities | ✓ Eligible | Patient responsibilities under the |



medical, dental or vision plan solely because of the plan's deductible, copay (coinsurance), reasonable and customary charge limit or benefit limit

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| Personal trainer fees | ! Potentially Eligible | |
| Petroleum jelly | ! Potentially Eligible | |
| Physical exams (routine, medical, well-child) | ✓ Eligible | |
| Physical therapy | ✓ Eligible | |
| Pregnancy test kits | ✓ Eligible | OTC |
| Prenatal vitamins | ✓ Eligible | OTC |
| Prenatal/postnatal exams | ✓ Eligible | |
| Prepayments | ✗ Ineligible | |
| Prescription drug discount program fees | ✗ Ineligible | |
| Prescription drugs | ✓ Eligible | Prescription drugs imported from other countries are not covered |
| Prescription drugs and medicines imported from other countries | ✗ Ineligible | |
| Prescription drugs that also have a cosmetic purpose (e.g., Retin-A, Rogaine, Botox, Propecia) | ! Potentially Eligible | |
| Preventive care screenings (e.g., mammogram, colonoscopy) | ✓ Eligible | |
| Probiotics | ! Potentially Eligible | |
| Prosthesis | ✓ Eligible | |
| Psoriasis treatment | ✓ Eligible | OTC |
| Psychiatric care | ✓ Eligible | |



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| Reading glasses | ✓ Eligible | OTC |
| Respiratory Treatments | ✓ Eligible | OTC |
| Rubbing alcohol | ✓ Eligible | OTC |
| Sanitizing Wipes | ✓ Eligible | OTC |
| Shampoo | ✗ Ineligible | |
| Shaving cream | ✗ Ineligible | |
| Shipping and handling fees for eligible expenses | ✓ Eligible | |
| Skin irritation treatment | ✓ Eligible | |
| Sleep aids and Sedatives | ✓ Eligible | |
| Sleep study | ✓ Eligible | |
| Smoking cessation medications/ programs | ✓ Eligible | |
| Special education costs for dependents with disabilities | ! Potentially Eligible | |
| Special foods/beverages | ✗ Ineligible | |
| Speech therapy | ✓ Eligible | |
| Sports training and activities | ✗ Ineligible | |
| St. John's Wort | ! Potentially Eligible | |
| Stem cell, harvesting and/or storage of | ! Potentially Eligible | |
| Stomach Remedies | ✓ Eligible | OTC |
| Sunburn treatments | ✓ Eligible | OTC |
| Sunscreen | ✓ Eligible | Must be broad spectrum and at least SPF 15, OTC |



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| Support stockings (e.g., Jobst stockings) | ! Potentially Eligible | |
| Surrogate expenses | × Ineligible | |
| Swimming lessons | × Ineligible | |
| Swimming pool and maintenance | × Ineligible | |
| Tanning salons and equipment | × Ineligible | |
| Taxes paid for eligible expenses | ✓ Eligible | |
| Teeth whitening | × Ineligible | |
| Telephone/television equipment for hearing impaired persons | ! Potentially Eligible | |
| Thermometers | ✓ Eligible | OTC |
| Throat lozenges/cough drops | ✓ Eligible | OTC |
| Transportation costs of disabled individual commuting to and from work | × Ineligible | |
| Transportation expenses relative to health care | ✓ Eligible | Corresponding medical documentation requested |
| Travel for general health improvement | × Ineligible | |
| Tubal ligation/tubal ligation reversal | ✓ Eligible | |
| Umbilical cord, freezing and storing of | ! Potentially Eligible | |
| Vaccinations | ✓ Eligible | |
| Varicose veins, treatment of | ✓ Eligible | |
| Vasectomy/vasectomy reversal | ✓ Eligible | |
| Veneers | × Ineligible | |
| Vitamins and minerals | ! Potentially Eligible | |
| Walkers/canes (purchase or rental) | ✓ Eligible | |



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| Wart remover products | ✓ Eligible | OTC |
| Weight loss program, medications and treatments | ! Potentially Eligible | Must be prescribed by a physician for a specific medical condition - excludes food |
| Wheelchair (purchase or rental) | ✓ Eligible | |
| Wigs | ! Potentially Eligible | |
| Wrist/joint supports | ✓ Eligible | OTC |
| X-rays | ✓ Eligible | |
| Yeast infection medication | ✓ Eligible | OTC |

*Medical expenses that can be reimbursed through your medical spending account include services and supplies incurred by you or your eligible dependents for the diagnosis, treatment or prevention of disease or for the amounts you pay for transportation to get medical care. In general, deductions allowed for medical expenses on your federal income tax according to Internal Revenue Code Section 213 (d) may be reimbursed through your HSA. You cannot deduct medical expenses on your federal income tax that have been reimbursed through your HSA. It is possible that changes in the IRS rules can affect the eligible, potentially eligible, and/or ineligible expense categories.

