



Fidelity Health®

Health Care FSA qualified medical expenses



This is a list of common qualified medical expenses for Health Care Flexible Spending Accounts (HCFSAs). The products and services are subject to change by the IRS. Please refer to IRS Publication 502, *Medical and Dental Expenses*, found online at [IRS.gov](https://www.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
- 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)
- Guide dogs
- Laser eye surgery
- Vision exam
- Smart Frame (Rx only)

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)

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

Questions? Call 833-299-5089 to speak with a Fidelity Flexible Spending and Reimbursement Accounts service specialist.