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Eligible Expenses

You can use your account to pay for a variety of healthcare products and services for you, your spouse, and your dependents. The IRS determines which expenses are eligible for reimbursement. You can view a comprehensive list of eligible expenses by logging into your WageWorks account.

Keep Your Receipts

A good rule of thumb is to keep receipts and other supporting documentation related to your expenses and reimbursement requests. The IRS may request itemized receipts to verify select expenses. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.

Eligibility Legend

✓	Items that are eligible for reimbursement
✓ LETTER	Items that are eligible for reimbursement with a detailed receipt and a Letter of Medical Necessity, signed by your doctor
✓ RX	Items that are eligible for reimbursement with a prescription from your doctor, in addition to a detailed receipt



SEARCH HEALTHCARE FSA ELIGIBLE EXPENSES TABLE













Expense	Eligible
Acne treatments (over-the-counter)	✓ RX
Acupuncture	✓
Adoption (medical expenses related to)	✓
Adoption fees	
Alcoholism treatment	✓
Allergy and sinus medicine and products (over-the-counter)	✓ RX
Allergy medication	✓ RX
Allergy treatments and products	✓ LETTER
Alternative dietary supplements (for treatment of a medical condition)	✓ LETTER
Alternative drugs, medicines and treatment products (for treatment of a medical condition)	✓ LETTER

Expense	Eligible
Alternative healers (for treatment of a medical condition)	✓ LETTER
Ambulance and emergency health services	✓
Anesthesia (for noncosmetic purposes)	✓ RX
Antacid (over-the-counter)	✓ RX
Antibiotic ointment (over-the-counter)	✓ RX
Aspirin or other pain reliever (over-the-counter)	✓ RX
Asthma medicines or treatments (over-the-counter)	✓ RX
Athletic treatments/braces	✓
Bandages and related items (over-the-counter)	✓
Birth control (over-the-counter)	✓ RX
Birth control (prescription or other)	✓
Blood pressure monitor	✓
Body scans	✓
Braille books and magazines (difference in cost only)	✓
Breast pump (for a lactating woman)	✓
Breast Pumps & Accessories	✓
Breast reconstruction surgery (following mastectomy)	✓ LETTER
Breastfeeding classes	✓
Cancer (fixed indemnity) insurance premiums	
Canker and cold sore treatments (over-the-counter)	✓ RX
Car modifications (as required for a medical condition diagnosed by a licensed healthcare professional)	✓ LETTER
Chest rubs (over-the-counter)	✓ RX
Child or newborn care instruction	














Expense	Eligible
Childbirth classes (charges for mother only)	✓
Chiropractic care	✓
Chiropractic office visit or treatment	✓
Cholesterol test kits and supplies	✓
Christian Science practitioners	✓
Co-insurance (dental)	✓
Co-insurance (medical)	✓
Co-insurance (prescription)	✓
Co-insurance (vision)	✓
COBRA premiums (dental; paid with after-tax dollars only)	
COBRA premiums (medical; paid with after-tax dollars only)	
COBRA premiums (other; paid with after-tax dollars only)	
COBRA premiums (prescription; paid with after-tax dollars only)	
COBRA premiums (vision; paid with after-tax dollars only)	
Cold and flu medicine (over-the-counter)	✓ RX
Cold and flu prevention (over-the-counter)	✓ RX
Cold cream (over-the-counter)	
Compression or anti-embolism socks, stockings or hose	✓ LETTER
Concierge medical fees (billed for actual services received)	✓
Concierge medical fees (billed for future availability of services, with no services actually received)	
Condoms	✓
Contact lenses and solutions	✓
Contraceptives (over-the-counter)	✓

Expense	Eligible
Contraceptives (prescription)	✓
Copayment (dental)	✓
Copayment (medical)	✓
Copayment (prescription)	✓
Copayment (vision)	✓
Cord blood storage (for future treatment of a birth defect or known medical condition)	✓ LETTER
Cord blood storage (for unidentified future use)	
Corn and callus remover (over-the-counter)	✓ RX
Corneal keratotomy	✓
Cosmetic procedures or surgery	
Cosmetic procedures or surgery for birth defects, accidents, and/or disease	✓ LETTER
Cough drops and sore throat lozenges (over-the-counter)	✓ RX
Cough syrup (over-the-counter)	✓ RX
Counseling (for treatment of a medical condition)	✓
Counseling (marriage)	
CPR classes (adult or child)	
Crutches, canes, walkers or like equipment (purchase or rental)	✓
Dancing lessons (for treatment of a medical condition)	✓ LETTER
Deductible for dental plan	✓
Deductible for medical plan	✓
Deductible for prescription plan	✓
Deductible for vision plan	✓
Dental care (for non-cosmetic purposes, including sealants)	✓

Expense	Eligible
Dental insurance/plan premiums (paid with after-tax dollars only)	
Dental products for general health	
Dental reconstruction (including implants)	✓
Dental veneers	✓ LETTER
Dental, oral, and teething pain products (over-the-counter)	✓ RX
Dentures, bridges, etc.	✓
Dermatology treatments and products	✓ LETTER
Diabetic monitors, test kits, strips and supplies	✓
Diagnostic services (dental or vision)	✓
Diagnostic services (other than dental or vision)	✓
Diaper rash ointments and creams (over-the-counter)	✓ RX
Diapers and diaper services	
Dietary supplements (for treatment of a medical condition)	✓ LETTER
Doula or birthing coach	✓ LETTER
Drug addiction treatment	✓
Drugs (imported)	
Drugs and medicines (over-the-counter)	✓ RX
Dyslexia treatment	✓ LETTER
Ear drops and wax removal (over-the-counter)	✓ RX
Electrolysis	
Emergency kits (over-the-counter)	
Exercise equipment or program (as treatment for a medical condition diagnosed by a licensed healthcare professional)	✓ LETTER
Eye drops and treatments (over-the-counter)	✓ RX

Expense	Eligible
Eye examinations	
Eye related equipment/materials	
Eye surgery or treatment to correct vision	
Eyeglasses (prescription)	
Face lifts	
Feminine hygiene products	
Fertility monitor (over-the-counter)	
Fertility treatment (for employee, spouse or dependent)	
Fertility treatment (for non-dependent surrogate)	
First aid kits (over-the-counter)	
Fitness programs (as treatment for a medical condition diagnosed by a licensed healthcare professional)	 LETTER
Flu shots	
Funeral expenses	
Gastrointestinal medication (over-the-counter)	 RX
Guide dog (dog, training, care)	
Hair regrowth products	
Hair removal	
Hair transplant	
Hair treatments	
Hand lotion (over-the-counter)	
Health club dues (as treatment for a medical condition diagnosed by a licensed healthcare professional)	 LETTER
Health insurance/plan premiums (paid with after-tax dollars only)	
Health Savings Account (HSA) contributions	

Expense	Eligible
Hearing aids and batteries	✓
Herbal or homeopathic medicines (over-the-counter)	✓ LETTER
Home improvements (as required for a medical condition diagnosed by a licensed healthcare professional)	✓ LETTER
Hospital (fixed indemnity, \$x per day) insurance premiums	
Hospital services and fees	✓
Household help	
Humidifier, air filter and supplies	✓ LETTER
Illegal surgeries or substances	
Immunizations	✓
Incontinence supplies	✓
Individual dental insurance/plan premiums (paid with after-tax dollars only)	
Individual medical insurance/plan premiums (paid with after-tax dollars only)	
Individual prescription insurance/plan premiums (paid with after-tax dollars only)	
Individual vision insurance/plan premiums (paid with after-tax dollars only)	
Infertility treatment (for employee, spouse or dependent)	✓
Insulin, testing materials and supplies	✓
Insurance/plan premiums (paid with pre-tax dollars)	
Lab (medical)	✓
Laboratory fees	✓
Lactose intolerance medication (over-the-counter)	✓ RX
Lamaze classes (charges for mother only)	✓
Laser eye surgery	✓
Lasik	✓

Expense	Eligible
Late payment fees charged by healthcare provider	
Laxatives (over-the-counter)	 RX
Learning disability treatments	
Lice treatment (over-the-counter)	 RX
Listening therapy	
Lodging (limited to \$50 per night for patient to receive medical care and \$50 per night for one caregiver)	 LETTER
Long-term care premiums (up to IRS tax-free limit, see IRS Publication 502)	
Long-term care services	
Long-term disability insurance premiums	
Magnetic therapy (over-the-counter)	 LETTER
Massage therapy (for treatment of a medical condition)	 LETTER
Mastectomy-related special bras	
Maternity clothes	
Medical abortion	
Medical equipment (for treatment of medical condition) and repairs	
Medical insurance/plan premiums (paid with after-tax dollars only)	
Medical literature, books, pamphlets or audio	
Medical monitoring and testing devices	
Medical records charges	
Medical savings account (MSA) contributions	
Medical supplies (for treatment of a medical condition)	
Medicare alternative insurance/plan premiums (paid with after-tax dollars only)	
Medicare alternative insurance/plan premiums (vs. Part A & Part B, paid with after-tax dollars only)	

Expense	Eligible
Medicare Part B insurance	
Medicare supplement policy premiums	
Midwife	✓
Mileage (for travel to/from anything other than eligible care)	
Mileage (for travel to/from eligible healthcare)	✓
Modified equipment (difference in cost only)	✓ LETTER
Monitors and test kits (over-the-counter)	✓
Motion sickness medication (over-the-counter)	✓ RX
Nasal sprays	✓ RX
Nasal strips (over-the-counter)	✓ RX
No show fees charged by healthcare provider	
Nonprescription drugs and medicines (for non-cosmetic purposes)	✓ RX
Norplant insertion or removal	✓
Nursing services (wages and taxes)	✓
Nutritional supplements (for treatment of a medical condition)	✓ LETTER
OB/GYN fees	✓
Occlusal guards to prevent teeth grinding	✓
Occupational therapy (related to a medical condition or disability)	✓
Office visits (chiro)	✓
Office visits (dental)	✓
Office visits (medical)	✓
Office visits (psych/therapy)	✓
Office visits (vision)	✓

Expense	Eligible
Operations (for non-cosmetic purposes)	✓
Operations (for vision and dental only)	✓
Optometrist/ophthalmologist fees	✓
Organ transplants (recipient and donor)	✓
Ortho keratotomy	✓
Orthodontia (braces and retainers)	✓
Orthopedic and surgical supports	✓
Orthopedic shoes and inserts (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)	✓ LETTER
Orthotics	✓
Ovulation monitor (over-the-counter)	✓
Oxygen	✓
Parental fees (billed for actual services received; for disabled children)	✓
Parental fees (billed for future availability of services, with no services actually received; for disabled children)	
Physical exams	✓
Physical therapy	✓
Physician retainer fee (for on-call or concierge services)	
Pregnancy tests (over-the-counter)	✓
Prescription drugs (for non-cosmetic purposes)	✓
Prescription drugs for cosmetic purposes	
Psych/therapy	✓
Radial keratotomy (RK)	✓
Reading glasses (over-the-counter)	✓
Sales tax, shipping and handling fees (for any eligible expense)	✓

Expense	Eligible
Sleep aids and sedatives (over-the-counter)	
Smoking cessation (programs/counseling)	✓
Smoking cessation drugs (prescription)	✓
Smoking cessation gum or patches (over-the-counter)	✓ RX
Special equipment	✓ LETTER
Special foods (gluten-free, salt-free or other for treatment of a medical condition; difference in cost only)	✓ LETTER
Special school (for mental and physical disabilities)	✓ LETTER
Speech therapy	✓
Spermicidals	✓ RX
Sterilization	✓
Student health fees for dental services (billed for actual services received)	✓
Student health fees for dental services (no services actually received; billed for future availability of services)	
Student health fees for medical services (billed for actual services received)	✓
Student health fees for medical services (no services actually received; billed for future availability of services)	
Student health fees for prescription services (no services actually received; billed for future availability of services)	
Student health fees for prescriptions (billed for actual services received)	✓
Student health fees for vision services (billed for actual services received)	✓
Student health fees for vision services (no services actually received; billed for future availability of services)	
Sunglasses (over-the-counter)	
Sunglasses (prescription)	✓
Sunscreen with SPF 15+ and broad spectrum, sunburn creams and ointments (over-the-counter)	✓
Sunscreen with SPF <15 or suntan lotion (over-the-counter)	
Supplies (for treatment of a medical condition)	✓







Expense	Eligible
Surgery (for non-cosmetic purposes)	✓
Swimming lessons (for treatment of a medical condition)	✓ LETTER
Teeth bleaching or whitening	
Toothpaste, medicated (difference in cost only of medicated toothpaste over the standard toothpaste)	✓ RX
Toothpaste, toothbrush, floss, etc.	
Transgender treatments/surgery	✓ LETTER
Transportation, parking and related travel expenses (essential to receive eligible care)	✓
Transportation, parking and related travel expenses, for non-eligible expenses	
Tubal ligation	✓
Tuition or educational classes (for a specific medical condition)	✓ LETTER
Urological products	✓
UV protection clothing	
Vaccinations	✓
Varicose vein removal surgery (for medical care)	✓
Vasectomy	✓
Viagra and similar prescription medications	✓
Vision care	✓
Vision insurance/plan premiums (paid with after-tax dollars only)	
Vision products (over-the-counter)	✓
Vitamins (prescription)	✓
Vitamins for general health purposes (over-the-counter)	
Walking aids (canes, walkers, crutches and related supplies)	✓
Warranties or other charges for future anticipated services (with none actually received)	

Expense	Eligible
Wart removal treatments (over-the-counter)	✓ RX
Weight loss counseling	✓ LETTER
Weight loss drugs (for treatment of a medical condition)	✓ RX
Weight loss foods	
Weight loss program (for treatment of a medical condition)	✓ LETTER
Weight loss program (to improve or maintain general health)	
Wheelchair and repairs	✓
Wound care (over-the-counter)	✓
X-ray fees (dental)	✓
X-ray fees (medical)	✓

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