



NON-ELIGIBLE FSA/HSA Expenses and OTC Products

NON-ELIGIBLE FSA/HSA Healthcare Expenses

- Advance Payment for services to be rendered
- Automobile insurance premium allocable to medical coverage
- Boarding school fees
- Body piercing
- Bottled water
- Chauffeur services
- Controlled substances
- Cosmetic surgery and procedures
- Cosmetic dental procedures
- Dancing lessons
- Diapers for infants
- Diaper service
- Ear piercing
- Electrolysis
- Fees written off by provider
- Food supplements
- Funeral, cremation, or burial expenses
- Hair transplant
- Household & domestic help
- Health programs, health clubs & gyms
- Illegal operations & treatments
- Illegally procured drugs
- Long-term care services
- Maternity clothes
- Medical savings accounts
- Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Personal items
- Preferred provider discounts
- Social activities
- Special foods and beverages
- Swimming lessons
- Tattoos/tattoo removal
- Teeth whitening
- Transportation expenses to & from work
- Travel for general health improvement
- Uniforms
- Vitamins & supplements without prescription

NON-ELIGIBLE FSA/HSA Over-the-Counter Products

The following are examples of OTC medications & products which are NOT eligible for FSA/HSA reimbursement.

- Aromatherapy
- Baby bottles & cups
- Baby oil
- Baby wipes
- Breast enhancement
- Cosmetics (including face cream & moisturizer)
- Cotton swabs
- Dental floss
- Deodorants & anti-perspirants
- Dietary supplements
- Feminine care items
- Fiber supplements
- Food
- Fragrances
- Hair regrowth preparations
- Herbs & herbal supplements
- Hygiene products & similar items
- Low-carb & low-fat foods
- Low calorie foods
- Lip balm
- Medicated shampoos & soaps
- Petroleum jelly
- Shampoo & conditioner
- Spa salts
- Suntan lotion
- Toiletries
- Toothpastes/toothbrushes (including electric)
- Vitamins & supplements without prescription
- Weight loss drugs for general well-being



Eligible FSA/HSA Healthcare Expenses

Please note that this list is not intended to be comprehensive tax advice.
For more detailed information, please consult IRS Publication 501 or see your tax advisor.

- Acupuncture
- Alcoholism treatment
- Allergy shots & testing
- Ambulance (ground or air)
- Artificial limbs
- Blind services and equipment
- Braces & supports
- Car controls for handicapped*
- Chiropractor services
- Coinsurance and deductibles
- Contact lenses/solutions
- Crutches, wheelchairs, walkers
- Deaf services - hearing aids/batteries, hearing aid animal & care, lip reading expenses, modified telephone, etc.
- Dental treatment
- Dentures
- Diabetic testing supplies & equipment
- Diagnostic tests
- Doctor's fees
- Drug addiction treatment & facilities
- Drugs (prescription)
- Durable medical equipment (power chairs, walkers, wheelchairs, CPAP equipment & supplies, etc.)
- Eye examinations & eyeglasses
- Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)
- Home health &/or hospice care
- Hospital service
- Insulin
- Laboratory fees
- LASIK eye surgery
- Medical alert (bracelet, necklace)
- Medical monitoring & testing devices*
- Non-medicated band-aids, rolled bandages & dressings
- Nursing services
- Obstetrical expenses
- Occlusal guards
- Operations & surgeries (legal)
- Optometrists
- Orthodontia
- Orthopedic services
- Osteopaths
- Oxygen/oxygen equipment
- Physical exams (except for employment-related physicals)
- Physical therapy
- Psychiatric care, psychologist, psycho-therapist
- Radial keratotomy
- Reading glasses
- Schools (special, relief, or handicapped)
- Sexual dysfunction treatment
- Smoking cessation
- Sunscreen
- Surgical fees
- Television or telephone for the hearing impaired
- Therapy treatments*
- Transportation (essentially & primarily for medical care; limits apply)
- Vaccinations
- Vitamins (prescription only)*
- Weight loss programs*
- X-rays

* if prescribed for a particular ailment or medical condition; provider letter required



Check out myRSC.com to view your reimbursement accounts, online claims entry, and much more. Make sure you also check out myShoppingAssistant, found under your Benefits tab, to help you find ways to spend your money!

REGARDLESS OF YOUR PLAN YEAR, UNDER PPACA (HEALTH REFORM LAW), THE MAXIMUM ANNUAL ELECTION WILL BE CAPPED AT \$2,500 EFFECTIVE 1/1/2013

OTC'S THAT REQUIRE A PRESCRIPTION

- Acne medications & treatments
- Allergy & sinus, cold, flu & cough remedies (antihistamines, decongestants, cough syrups, cough drops, nasal sprays, medicated rubs, etc.)
- Antacids & acid controllers (tablets, liquids, capsules)
- Antibiotic & antiseptic sprays, creams & ointments
- Anti-diarrheals
- Anti-fungals
- Anti-gas & stomach remedies
- Anti-itch & insect bite remedies
- Anti-parasitics
- Digestive aids
- Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)
- Contraceptives (condoms, gels, foams, suppositories, etc.)
- Eczema & psoriasis remedies
- Eye drops, ear drops, nasal sprays
- First aid kits
- Hemorrhoidal preparations
- Hydrogen peroxide, rubbing alcohol
- Laxative
- Medicated band-aids & dressings
- Motion sickness remedies
- Nicotine medications (smoking cessation aids)
- Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)
- Sleep aids & sedatives
- Wart removal remedies, corn patches