

VANTAGEPOINT

BENEFIT ADMINISTRATORS

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Health Savings Account (HSA) AND Flexible Spending Account (FSA) Eligible Health Care Expenses

The IRS and the Federal Courts have deemed certain medical and healthcare expenses qualified for tax-advantaged reimbursements. Please note that VantagePoint Benefit Administrators does not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor.

*Indicates you must have written Doctor's prescription for these items to be covered

***Over-the-counter (OTC) medicines or drugs will no longer be eligible for reimbursement under an HSA or health FSA if [purchased without a doctor's prescription](#); Insulin remains reimbursable.

Acupuncture
Alcoholism (treatment)
Medical Alert (bracelet, necklace)
Allergy Shots and Testing
Ambulance (Ground or Air)
Artificial Limbs
Blind services and equipment
Car Controls for Handicapped*
Chiropractor Services
Coinsurance Amounts and Deductibles
Contact lenses and Solution
Crutches, Wheelchairs, Walkers
Deaf services -- Hearing aid and batteries, hearing aid animal • and care, lip reading expenses, modified telephone, etc.
Dental Treatment
Dentures
Diagnostic Tests
Doctor's fees
Drug addiction treatment and facilities•
Drugs (prescription)
Eye Examinations and Eyeglasses
Home health and/or Hospice care
Hospital Services
Insulin
Laboratory fees
Lactation Equipment
LASIK Eye Surgery
Medical Monitoring and Testing Devices (if prescribed by physician for a particular ailment). *
Nursing services
Obstetrical expenses
Occlusal Guards
Operations (legal)
Optometrists
Orthodontia
Orthopedic
Osteopaths
Oxygen/oxygen equipment
Oxygen/oxygen equipment

Physical Exams (except for employment-related physicals)
Physical Therapy
Psychiatric care, Psychologists, Psychotherapists
Radial Keratotomy
Schools (special, relief, or handicapped)
Sexual dysfunction treatment
Smoking cessation
Surgical fees
Television or Telephone for the hearing impaired
Therapy treatments (prescribed by a physician) *
Transportation (essentially and primarily for medical care - limits apply)
Vaccinations
X-rays

HSA and FSA Eligible Over-the-Counter Drugs

Braces & Supports
Home Diagnostic Tests or Kits: thermometers
Diabetic supplies/equipment
Contraceptives/family planning: Condom,
Contraceptive Creams, Pregnancy Tests, Ovulation kits
First-aid: Bandages, dressings, first aid kits,
hydrogen peroxide, rubbing alcohol

HSA and FSA Eligible Over-the-Counter Drugs – *with prescription*

Allergy and Sinus medications: cough syrups, cough drops, throat lozenges, Nasal Sprays, medicated rubs (prescribed for a medical condition)
Antiseptic Mouthwash (prescribed for a medical condition)
Antacids: Tablets, liquids, pills (prescribed for a medical condition)
Antibiotic ointments or spray (prescribed for a medical condition)
Anti-diarrhea (prescribed for a medical condition)
Anti-fungal creams & powders (prescribed for a medical condition)

Baby care items: Diaper Rash Cream/Ointment, Rehydration • Liquids, Teething Gel (prescribed for a medical condition)
Eye drops / eye wash products (prescribed for a medical condition)
Nicotine medications and nasal sprays (prescribed for a medical condition)
Pain relievers (prescribed for a medical condition)

Skin Care: Acne medicines, anti-itch lotion, corn patches (prescribed for a medical condition)
eczema cream, wart removal (prescribed for a medical condition)
Sleep aids (prescribed for a medical condition)
Vitamins (prescription only) *
Weight loss programs (prescribed for a medical condition) *

*All OTC Items listed are examples

NON-ELIGIBLE Health Care 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
Cosmetics, hygiene products, and similar items
Dancing Lessons
Diapers for Infants
Diaper Service
Ear Piercing
Electrolysis
Fees written off by provider
Food supplements
Funeral, cremation, or burial expenses
Hair Transplant
Herbs
Household and Domestic Help

Health programs offered by resort hotels, health clubs, and gyms
Illegal operations and treatments
Illegally procured drugs
Insurance Premiums – not reimburse able under FSA... only PRA
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 and from work
Travel for general health improvement
Uniforms

NON-ELIGIBLE Over-the-Counter Drugs

Aromatherapy
Baby Bottles & Cups
Baby Oil
Baby Wipes
Breast enhancement system
Cosmetics (including face cream and moisturizer)
Cotton Swabs
Dental Floss
Deodorants
Dietary supplements
Feminine Care
Fiber supplements
Food
Fragrances
Hair re-growth
Herbs
Low "carb" foods
Low calorie foods
Lip balm
Oral care

Petroleum jelly
Shampoo & conditioner
Spa salts
Toiletries (including toothpaste)
Weight-loss drugs for general well being
Suntan lotion
Medicated shampoos and soaps