# FSA/HSA AND OVER-THE-COUNTER ELIGIBILITY

This document contains general information about the eligibility of common products and services. Please note that AxisPlus does not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. If you have any questions, you can always find us online: [www.myaxisplus.com](http://www.myaxisplus.com)

## FSA/HSA

### ELIGIBLE HEALTH CARE EXPENSES

- Acupuncture
- Alcoholism treatment
- Allergy shots and testing
- Ambulance (ground or air)
- Artificial limbs
- Blind services and equipment
- Car controls for handicapped*
- Chiropractor services
- Coinsurance and deductible
- Contact lenses
- Crutches, wheelchairs, walkers
- Deaf services -- hearing aid/batteries, hearing aid animal & care, lip reading expenses, modified telephone, etc.
- Dental treatment
- Dentures
- Diagnostic tests
- Doctor’s fees
- Drug addiction treatment & facilities
- Drugs (prescription)
- Eye examinations and eyeglasses
- Home health and/or hospice care
- Hospital services
- Insulin
- Laboratory fees
- LASIK eye surgery
- Medical alert (bracelet, necklace)
- Medical monitoring and testing devices*
- Nursing services
- Obstetrical expenses
- Occlusal guards
- Operations and surgeries (legal)
- Optometrists
- Orthodontia
- Orthopedic services
- 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*
- Transportation (essentially and 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

### NON-ELIGIBLE HEALTH CARE EXPENSES

- Advance payment for services to be rendered
- Automobile insurance premium allocatable 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
- Herbs & herbal supplements
- Household & domestic help
- Health programs, health clubs, and gyms
- Illegal operations and treatments
- Illegally procured drugs
- Insurance premiums (not reimbursable 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 & from work
- Travel for general health improvement
- Uniforms
- Vitamins & supplements without prescription
OVER-THE-COUNTER MEDICATIONS AND PRODUCTS

IMPORTANT NOTICE ABOUT OVER-THE-COUNTER (OTC) MEDICATIONS

OTC medications require a doctor’s prescription to be eligible for FSA/HSA reimbursement. For that reason, OTC medications cannot be purchased using the AxisPlus® debit card unless dispensed by a pharmacy the same as a standard prescription. If a manual claim is submitted for purchase of an OTC medication, both a copy of the prescription and the purchase receipt must be included to receive reimbursement.

Non-medicated OTC products (diabetes test strips, saline solution, band-aids, etc.) do not require a prescription. You can use either the AxisPlus® debit card to purchase these items or submit the purchase receipt for reimbursement.

ELIGIBLE MEDICATIONS AND PRODUCTS

Copy of prescription as well as detailed receipt required for reimbursement:

- Acne medications & treatments
- Allergy & sinus, cold, flu & cough remedies (antihistamines, decongestants, cough syrups, cough drops, nasal sprays, medicated rubs)
- 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, re-hydration 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
- Laxatives
- 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

Eligible for reimbursement with detailed receipt only (no prescription required):

- Breast pumps for nursing mothers
- Braces & supports
- Contact lens solution
- Diabetic testing supplies/equipment
- Durable medical equipment (power chairs, walkers, wheelchairs, CPAP equipment & supplies, etc.)
- Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)
- Non-medicated band-aids, rolled bandages & dressings
- Reading glasses

NON-ELIGIBLE PRODUCTS

The following are examples of OTC medications & products which are NOT eligible for FSA/HSA reimbursement. Additional items joined this list effective January 1, 2011, due to changes in the law brought about by the Patient Protection and Affordable Care Act (PPACA) of 2010. See reverse side for additional information.

- Aromatherapy
- Baby bottles & cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics (including face cream & moisturizer)
- Cotton swabs
- Dental floss
- Deodorants & antiperspirants
- 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 (including toothpaste)
- Vitamins & supplements without prescription
- Weight loss drugs for general well-being