

Eligible Product/Service List

Note: In March of 2020, legislation was passed that made two changes to eligible expenses for FSA and HSA accounts. 1) removal of the prescription (letter of medical necessity) requirement for over-thecounter (OTC) Drugs and Medicine (those products with **an active drug ingredient**)* and 2) the inclusion of menstrual care products on the eligible expense list. * this means that items such as vitamins and supplements, typically used for general health maintenance still require a statement from a physician indicating that they needed to treat a medical condition. Pre-natal vitamins and glucosamine are allowed without a prescription/letter of medical necessity.

ACCEPTED – NO RX REQUIRED. This is not an exhaustive list. As a general rule only	
OTC products with an active drug ingredient are eligible without a Rx or letter of medical	
necessity.	
Acid Controllers	Health support (bandages, braces etc for
Acne Medications	medical reasons)
Allergy&Sinus Medications	Hearing aid batteries
Antibiotic products	Hot/Cold packs
Anti-Diarrheal products	Homeopathic Remedies
Anti-fungal (foot)	Incontinence supplies (including juvenile
Anti-itch & Insect bite remedies	and adult diapers)
Antiparasitic Treatments (e.g. lice	Laxatives
treatment)	Lip Balms (when used to prevent cancer)
Antiseptics & wound cleaners	Motion Sickness treatments
Baby Electrolytes/dehydration treatment	Medicated Nasal sprays
Baby rash ointments and creams	Menstrual Care products
Baby teething pain relief gels	Mouth Guards (not sports related)
Cold Sore remedies (medicated)	Nasal Moisturizers and Washes
Compression Socks	Nasal Strips/Snore Relief
Contraceptives	Prenatal Vitamins
Cough, Cold and Flu medications	Reading Glasses
Denture pain relief treatments	Rogaine
Denture care products (adhesives,	Sleep Aids
cleaners)	Smoking Cessation products
Denture repair products/services	Sunscreen
Diabetes care	TENS
Diagnostic products (test kits,	Wart remover/treatment
thermometers)	
Ear care (medicated ear drops)	
Eye drops	
Feminine antifungal (e.g. Monistat)	
Fiber Laxatives (does not include fiber bars	
and drinks to promote digestion and	

regularity) First Aid Creams (medicated) Foot Care treatments Hemorrhoid creams/treatments

Dual Purpose: requires Rx or letter of medical necessity. This is not an exhaustive list. As a general rule, OTC items that are medicated will not require additional support from a health care professional. OTC treatments and products/services that have more than one use will require a letter of medical necessity.

Allergy Pillows, Mattress, etc Antibacterial hand sanitizer Baby Diapers (when used for juvenile incontinence) Baby Formula (only specialty) Cold/Flu dietary supplements (when primary purpose is to boost or support immune system they are not medically necessary) **Diabetes Nutritionals** Diabetic Personal Care items Ear Pluas Exercise equipment Face/Respiratory mask Dietary supplements (used to treat disease) Massage Medicated soaps Nutritional support **Probiotics** Therapeutic hand/body lotions Therapeutic shampoo/scalp treatment Vitamins and Minerals Weight loss/control supplements

Ineligible product/services.

Baby toiletries (oil, lotion, powder) Beauty Shampoo/ conditioner **Cosmetics** Deodorant Facial cleaner Feminine Cleansing products Foot grooming tools/equipment Food Hand/body soap and lotion Hair removal products Oral Care products including toothpaste, toothbrush, mouthwash Shaving products Skin care products Sports drinks Sugar/salt substitutes Tanning lotion