

Understanding the list of eligible expenses

STANDARD FSA - Covers your medical, dental, vision and pharmacy expenses. Having this type of FSA disqualifies you from contributing to an HSA.

HSA - Covers your medical, dental, vision and pharmacy expenses. You can only be enrolled in an HSA if you are enrolled in a qualified high deductible health plan (HDHP).

LIMITED FSA, COMPATIBLE WITH AN HSA - Is designed for individuals who are contributing to an HSA and who have expected dental and vision expenses that they don't want to pay for with their HSA dollars.

Because the limited FSA doesn't cover any medical or pharmacy expenses, it doesn't disqualify you from contributing to an HSA.

Eligible expenses

Flexible Spending Accounts (FSA) Health Savings Accounts (HSA)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Rx (prescription)	✓	
Copayment (medical)	✓	
Office visit (medical)	✓	
Dental	✓	
Over-the-counter drugs and medicines (eligible)	✓ Rx	
Vision	✓	✓
Psych / therapy	✓	
Chiropractic care	✓	
Lab (medical)	✓	
Orthodontia	✓	✓
Hospital fees	✓	
X-ray (medical)	✓	
Contact lens solution	✓	✓
Acne treatments (over-the-counter)	✓ Rx	
Acupuncture	✓	
Adoption (medical expenses related to)	✓	

Plan restrictions may apply. Make sure to review your employer's plan.

continue on next page

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Adoption fees		
Alcoholism treatment	✓	
Allergy & 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	
Alternative healers (for treatment of a medical condition)	✓ Letter	
Ambulance and emergency health services	✓	
Anesthesia (for non-cosmetic purposes)	✓	
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 (prescription or other)	✓	
Birth control (over-the-counter)	✓	
Blood pressure monitor	✓	
Blood sugar test kits and test strips	✓	
Body scans	✓	
Braille books and magazines (difference in cost only)	✓ Letter	✓ Letter
Breastfeeding classes	✓	
Breast pump	✓	
Breast reconstruction surgery (following mastectomy)	✓ Letter	

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
COBRA premiums (dental)		
COBRA premiums (medical)		
COBRA premiums (other)		
COBRA premiums (prescription)		
COBRA premiums (vision)		
Cancer fixed indemnity, insurance premiums		
Canker & cold sore treatments (over-the-counter)	✓ Rx	
Car modifications (as required for a medical condition diagnosed by a licensed health care professional)	✓ Letter	
Chest rubs (over-the-counter)	✓ Rx	
Child or newborn care instruction		
Childbirth classes	✓	
Chiropractic office visit or treatment	✓	
Christian Science practitioners	✓	
Cholesterol test kits and supplies	✓	
Coinsurance (dental)	✓	✓
Coinsurance (medical)	✓	
Coinsurance (prescription)	✓	
Coinsurance (vision)	✓	✓
Copayment (dental)	✓	✓
Copayment (medical)	✓	
Copayment (other)	✓	
Copayment (vision)	✓	✓
Cold & flu medicine (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 services actually received)		
Condoms	✓	

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Contact lenses, cleaning solutions, etc.	✓	✓
Contraceptives (prescription)	✓	
Contraceptives (over-the-counter)	✓ Rx	
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		
Cough drops & sore throat lozenges (over-the-counter)	✓ Rx	
Cough syrup (over-the-counter)	✓ Rx	
Counseling (for treatment of a medical condition)	✓	
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)	✓	✓
Dental co-insurance	✓	✓
Dental co-payment	✓	✓
Dental insurance premiums		
Dental plan premiums		
Dental products (for treatment of a dental condition and/or general health)		
Dental reconstruction (including implants)	✓	✓
Dental veneers	✓ Letter	✓ Letter

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Dentures, bridges, etc.	✓	✓
Diabetic monitors, test kits, strips and supplies	✓	
Diagnostic services (other than dental or vision)	✓	
Diagnostic services (dental or vision)	✓	✓
Diaper rash ointments and creams	✓ Rx	
Diapers and diaper services		
Dietary supplements (for treatment of a medical condition)	✓ Letter	
Doula or birthing coach	✓ Letter	
Drug addiction treatment	✓	
Drugs (experimental or imported)		
Drugs (prescription)	✓	
Dyslexia treatment	✓	
Ear drops & wax removal (over-the-counter)	✓ Rx	
Educational classes or tuition		
Electrolysis		
Emergency kits (over-the-counter)		
Exercise equipment or program (as treatment for a medical condition diagnosed by a licensed health care professional)	✓ Letter	
Eye drops and treatments	✓ Rx	✓ Rx
Eye examinations	✓	✓
Eye related equipment/materials	✓	✓
Eye surgery or treatment to correct vision	✓	✓
Eyeglasses (over-the-counter)	✓	✓
Eyeglasses (prescription)	✓	✓
Face lifts		
Feminine hygiene products		
Fertility monitor (over-the-counter)	✓	
Fertility treatment (for employee, spouse or dependent)	✓	

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Fertility treatment (for non-dependent surrogate)		
First aid kits (over-the-counter)	✓	
Fitness programs (as treatment for a medical condition diagnosed by a licensed health care 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 health care professional)	✓ Letter	
Health insurance premiums		
Health plan premiums		
Health savings account (HSA) contributions		
Hearing aids and batteries	✓	
Herbal or homeopathic medicines (over-the-counter)	✓ Letter	
Home improvements (as required for a medical condition diagnosed by a licensed health care professional)	✓ Letter	
Hospital (fixed indemnity, \$x per day) insurance premiums		
Hospital services and fees	✓	
Household help		
Humidifier, air filter and supplies	✓ Letter	
Illegal operations or substances		
Immunizations	✓	
Incontinence supplies	✓	

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Individual dental insurance premiums		
Individual dental plan premiums		
Individual insurance premiums		
Individual medical insurance premiums		
Individual medical plan premiums		
Individual plan premiums		
Individual prescription insurance premiums		
Individual prescription plan premiums		
Individual vision insurance premiums		
Individual vision plan premiums		
Infertility treatment (for employee, spouse or dependent)	✓	
Insulin, testing materials and supplies	✓	
Insurance or health insurance premiums		
Insurance or health plan premiums		
Laboratory fees	✓	
Lactose intolerance (over-the-counter)	✓ Rx	
Lamaze classes	✓	
Laser eye surgery	✓	✓
Lasik	✓	✓
Late payment fees charged by health care provider		
Laxatives (over-the-counter)	✓ Rx	
Learning disability treatments	✓	
Lice treatment (over-the-counter)	✓ Rx	
Listening therapy	✓	
Lodging (essential to receive medical care)	✓ Letter	
Long term care premiums (up to IRS tax-free limit, see IRS Publication 502)		

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Long term care services		
Long term disability insurance premiums		
Magnetic therapy (over-the-counter)	✓ Letter	
Marriage counseling		
Massage therapy (for treatment of a medical condition)	✓ Letter	
Mastectomy-related special bras	✓	
Maternity clothes		
Medical abortion	✓	
Medical coinsurance	✓	
Medical copayment	✓	
Medical equipment (for treatment of medical condition) and repairs	✓	
Medical insurance premiums		
Medical plan premiums		
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 or plan premiums		
Medicare Part B insurance		
Medicare Part B premiums		
Medicare alternative insurance premiums (vs. Part A & Part B)		
Medicare alternative plan premiums (vs. Part A & Part B)		
Medicare supplement policy premiums		
Medicines (over-the-counter)	✓ Rx	
Medicines (prescription)	✓	
Midwife	✓	

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Mileage (for travel to / from eligible health care – <ul style="list-style-type: none"> On or after January 1, 2012 \$.23 per mile; July 1-December 31, 2011 \$.235 per mile; January 1, 2011-June 30, 2011 \$.19 per documented mile) 	✓	
Modified equipment (difference in cost only)	✓ Letter	
Monitors & test kits (over-the-counter)	✓	
Motion & nausea	✓ Rx	
Nasal sprays	✓ Rx	
Nasal strips (over-the-counter)	✓ Rx	
No show fees charged by health care provider		
Non-prescription 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)	✓	✓
Operations (for non-cosmetic purposes)	✓	
Operations (for vision and dental only)	✓	✓
Optometrist / ophthalmologist fees	✓	✓

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Oral care (over-the-counter)		
Organ transplants (recipient and donor)	✓	
Orthotics	✓	
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	
Over-the-counter acne treatments	✓ Rx	
Over-the-counter allergy & sinus medicine	✓ Rx	
Over-the-counter antacid	✓ Rx	
Over-the-counter antibiotic ointment	✓ Rx	
Over-the-counter aspirin or other pain reliever	✓ Rx	
Over-the-counter asthma medicines or treatments	✓ Rx	
Over-the-counter bandages and related items	✓	
Over-the-counter canker & cold sore treatments	✓ Rx	
Over-the-counter chest rubs	✓ Rx	
Over-the-counter cold & flu medicine	✓ Rx	
Over-the-counter cold & flu prevention	✓ Rx	
Over-the-counter cold cream		
Over-the-counter cough drops & sore throat lozenges	✓ Rx	
Over-the-counter cough syrup	✓ Rx	
Over-the-counter (eligible medical)	✓ Rx	
Over-the-counter eye care products	✓ Rx	
Over-the-counter health care products (eligible)	✓	

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Over-the-counter health care products (not eligible)		
Over-the-counter health care products (require a health care provider's prescription)	✓ Rx	
Over-the-counter medication (including for motion sickness, sleep aids and sedatives)	✓ Rx	
Over-the-counter products for dental, oral and teething pain	✓ Rx	✓ Rx
Over-the-counter products for general dental care		
Ovulation monitor (over-the-counter)	✓	
Oxygen	✓	
Pain reliever (over-the-counter)	✓ Rx	
Personal use items (toothbrush, toothpaste, etc.)		
Physical exams	✓	
Physical therapy	✓	
Physician retainer fee (for on-call or concierge services)		
Pregnancy tests (over-the-counter)	✓	
Prescription coinsurance	✓	
Prescription copayment	✓	
Prescription drugs (for non-cosmetic purposes)	✓	
Prescription drugs for cosmetic purposes		
Prescription drugs for hair regrowth		
Prescription insurance premiums		
Prescription plan premiums		
Propecia (for treatment of a medical condition)	✓ Rx	
Prosthesis	✓	
Psychiatric care	✓	
Psychoanalysis	✓	
Psychologist fees	✓	

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Radial keratotomy (RK)	✓	✓
Reading glasses (over the counter)	✓	✓
Reconstructive surgery (following accident or medical procedure or condition)	✓ Letter	
Removal of benign mole, cyst or tumor	✓	
Retainer fee (to physician for on-call or concierge services)		
Retin-A (for non-cosmetic purposes)	✓ Rx	
Rogaine or other hair regrowth medications (even if prescribed)		
Sales tax, shipping and handling fees (for any eligible expense)	✓	✓
Smoking cessation (programs / counseling)	✓	
Smoking cessation drugs (prescription)	✓	
Smoking cessation gum or patches (over-the-counter)	✓ Rx	
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 (services actually received; billed for future availability of services)		
Student health fees for dental services (billed for actual services received)	✓	✓
Student health fees for medical services (services actually received; billed for future availability of services)		
Student health fees for medical services (billed for actual services received)	✓	

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Student health fees for prescription services (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 (services actually received; billed for future availability of services)		
Student health fees for vision services (billed for actual services received)	✓	✓
Sunglasses (over-the-counter)		
Sunglasses (prescription)	✓	✓
Sunscreen with SPF<15 or suntan lotion (over-the-counter)		
Sunscreen with SPF 15+, sunburn creams and ointments (over-the-counter)	✓	
Supplies (for treatment of a medical condition)	✓	
Surgery (for non-cosmetic purposes)	✓	
Swimming lessons (for treatment of a medical condition)	✓ Letter	
Teeth bleaching or whitening		
Teeth grinding prevention devices	✓	✓
Therapy (for treatment of a medical condition)	✓	
Toothache and teething pain reliever (over-the-counter)	✓ Rx	✓ Rx
Toothpaste, toothbrush, floss, etc.		
Transgender treatments/surgery		
Transportation, parking and related travel expenses (essential to receive eligible care)	✓	✓
Tubal ligation	✓	
Tuition or educational classes		
Urological products	✓	
UV protection clothing		

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Vaccinations	✓	
Varicose vein removal surgery (for medical care)	✓	
Vasectomy	✓	
Viagra and similar prescription medications	✓	
Vision co-insurance	✓	✓
Vision co-payment	✓	✓
Vision insurance premiums		
Vision plan premiums		
Vitamins (over-the-counter, for general health purposes)		
Vitamins (prescription)	✓	
Walking aids (canes, walkers, crutches and related supplies)	✓	

HEALTH CARE SERVICE OR ITEM	STANDARD FSA AND HSA	LIMITED FSA (HSA COMPATIBLE)
Warranties or other charges for future anticipated services (with none actually received)		
Wart removal treatments (over-the-counter)	✓ Rx	
Weight loss counseling	✓ Letter	
Weight loss foods		
Weight loss program (to improve or maintain general health)		
Weight loss program (for treatment of a medical condition)	✓ Letter	
Weight loss drugs (for treatment of a medical condition)	✓ Rx	
Wheelchair and repairs	✓	
Wound care (over-the-counter)	✓	
X-ray fees (dental)	✓	✓
X-ray fees (medical)	✓	

Plan restrictions may apply. Make sure to review your employer's plan.

✓ = Eligible expense

✓ Rx = As a result of the 2011 Health Care Reform Law, in addition to a detailed receipt, submit a prescription written by your doctor (on a prescription pad or form), dated on or before the date you incur an expense, to verify that the over-the-counter medicine is prescribed for a medical condition.

✓ Letter = In addition to a detailed receipt, you will need to submit a "Letter of Medical Necessity" to verify the expense is a medically necessary treatment for a known medical condition. [Click here for form to be completed by your doctor.](#)



Wellmark Blue Cross Blue Shield of Iowa
Wellmark Blue Cross Blue Shield of South Dakota

Your Health. Well Protected.™

Independent Licensees of the Blue Cross and Blue Shield Association.

Blue Cross, Blue Shield, the Cross and Shield symbols, are registered marks and Blue Priority FlexSM and Blue Priority HSASM is a service mark of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark[®] is a registered mark and Your Health. Well Protected.SM is a service mark of Wellmark, Inc.

© 2012 Wellmark, Inc.