CARES Act of 2020 Update

Over-the-counter (OTC) medications are now reimbursable under FSAs without requiring a prescription or completing a Letter of Medical Necessity Form. This provision is retroactive to January 1, 2020. Menstrual care products are now reimbursable as eligible expenses, including tampons and pads.

Eligible Health FSA Expenses

Acupuncture Alcoholism treatment Allergy medication, nasal sprays Ambulance Analgesics, fever reducers, pain reducers (aspirin, ibuprofen, acetaminophen) Antacids and heartburn relief Antibiotic ointments Anti-itch creams and hydrocortisone creams Arthritis pain relieving creams Athlete's foot treatment, anti-fungal creams Artificial teeth/dentures Bandages Birth control Blood pressure monitors Braces Braille-books and magazines Breast pumps and lactation supplies Cancer screening Chiropractors Chondroitin Co-insurance amount you pay Cold/hot packs Cold medicines, tablets, syrups, cough drops & lozenges Co-pay amount you pay Compression hose (30-40 mmHg or higher) Condoms Contact lenses and eyeglasses Contact lens solutions Cost of medically necessary operations and related treatments Crutches Deductible medical coverage (amounts you pay) Dental fees **Diabetic supplies** Diaper rash ointment **Dietary supplements** Drug addiction treatment Ear wax removal kits

Eye exams, eye surgery Eye glasses (protection plans/ warranties are NOT eligible expenses) Eczema treatments Feminine hygiene products Fertility treatments (in vitro fertilization, surgery) First-aid cream Glucosamine Hearing devices and batteries Hemorrhoid treatments Hospital services Incontinence products Infertility treatments Insulin Laboratory fees Lactose intolerance tablets Lamaze classes Latex gloves Laxatives Medical alert bracelets Medical information plan Menstrual pain relievers Mentally handicapped persons cost of special home care Mineral supplements Motion sickness pills Nasal spray and strips Nicotine gum, patches Nurses fees (including nurses' board and social security tax paid by you) **Obstetrical expenses** Orthotics Over-the-counter medications Oxygen Petroleum jelly Prosthesis Pregnancy tests Prenatal vitamins Psychiatrists' and psychologists' fees Radial keratotomy and lasik eye surgery Routine physical & other non diagnostic services or treatments Sinus medication Smoking cessation programs Speech therapy Special education for the blind Special plumbing for handicapped Sterilization (i.e., tubal ligation, vasectomy) and reversal Stomach and digestive relief items Sunburn cream (Solarcaine) Surgical fees Telephone, special for hearing impaired

Eligible Health FSA Expenses contin..

Television audio display equipment for hearing impaired Therapeutic care for drug and alcohol addiction received as medical treatment Thermometers Toothache and teething pain relievers Transportation expenses for person to receive medical care Urinary pain relief medication Vaccines Walkers Wart removal, i.e., W Freeze Off (certain wart medicines may require a prescription) Wheelchair X-rays Yeast infection medication

Eligible Health FSA Expenses Only with a Letter of Medical Necessity Form

Compression hose (20-30 mmHg) Exercise programs or equipment Fiber supplements Humidifier Hypnosis Infertility treatments Lead-base paint removal Massage therapy Occupational therapy Orthopedic shoes (Reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.) Scooter, electric Service animal (guide dogs are eligible without a LOMN) Tuition/meals/lodging for special needs schooling Varicose vein, treatment of Vitamins

Never Eligible

Concierge service Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury) Disposable diapers Diet program foods Electric toothbrush Electrolysis Hair transplants Hand sanitizer Household help Maternity clothes Teeth whitening

Eligible Dependent Care FSA Expenses

Babysitters Daycare centers Nursery schools After-school programs Day camp Eldercare (Overnight camps are NOT eligible)