

The CARES ACT gives you more purchasing power!

On March 27, 2020, the [Coronavirus Aid, Relief, and Economic Security Act \(CARES Act\)](#) was signed into effect, giving Health Savings Account (HSA), Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) participants access to 20K+ additional eligible products including:

- **Over-the-counter (OTC) drugs and medicines** like fever reducers and cold remedies no longer require a prescription to be reimbursed through a pre-tax account. So stock up and stay healthy.
- **Menstrual care products** like pads, tampons, liners, cup sponge, or similar products are now eligible. This is good news for women everywhere.

Please keep in mind that merchants will need a few weeks to update their systems and inventory with these products. In the meantime, you can submit manual claims for reimbursement if you purchase any of the newly added items. Additionally, since the bill is retroactively effective as of January 1, 2020, you can re-submit previously denied claims for items purchased after this date that are now eligible as part of the CARES Act.

HSA, FSA, and HRA Eligible Expenses

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Acne treatment	Yes	OTC, Cosmetic	
Acupuncture	Yes	Medical	
Adaptive equipment	Yes, if for a major disability, such as spinal cord injury. If so, would require an LMN.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Adjustable bed	Yes, with an LMN.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Air conditioner	Generally, no, unless the primary purpose is to treat or alleviate a medical condition. If so, would require an LMN.	Miscellaneous	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Air fare to medical provider	Generally, no. There must be a medical reason why care had to be obtained from a location that necessitated the air travel.	Fees/Financial	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Air purifier	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition, such as a severe allergy. If so, would require an LMN.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Alcohol wipes	Yes	OTC	
Alcoholism treatment	Yes. Amounts paid for in-patient treatment (including meals and lodging) at therapeutic center for alcohol addiction and outpatient therapy sessions will qualify, as will transportation expenses associated with attending meetings of an Alcoholics Anonymous or similar group in the community.	Medical	
Allergy medicine	Yes	OTC, Prescription, Allergy	
Allergy treatment product (non-drug);	Generally, no. Pillows, vaccums, and some other non-drug allergy treatment products may be eligible for	Allergy	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
household improvement to treat allergies	reimbursement with a LMN. It is recommended that you contact your plan administrator for details specific to your plan.		
Alternative healer, dietary substitute, and drugs and medicine	Maybe, if provided by a licensed professional to treat a specific medical condition.	Medical, Professional Services	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Ambulance	Yes	Medical	
Analgesic	Yes	OTC	
Anesthesia	Yes, if used in conjunction with operations that are legal, eligible and aren't cosmetic procedures.	Medical	
Annual retainer fee/ Concierge medicine	Maybe, if the fee goes toward an actual eligible medical expense.	Fees/Financial	
Antacid	Yes	OTC	
Anti-diarrhea medicine	Yes	OTC	
Anti-fungal medicine	Yes	OTC	
Anti-itch lotion and cream	Yes	OTC, Cosmetic	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Antibiotic ointment	Yes	OTC	
Antihistamine	Yes	OTC, Allergy	
Antiseptic	Yes	OTC	
Arch and insole support	Yes	OTC	
Artificial insemination	Yes	Medical, Baby/Maternity	
Artificial limb	Yes	Medical	
Aspirin	Yes	OTC	
Asthma preparation	Yes	OTC, Prescription	
Athlete's foot treatment	Yes	OTC	
Baby formula	Yes, if for a special formula to treat an illness or disorder and not for nutritional needs. The difference in cost between the special formula and routine baby formula can be reimbursed. Requires an LMN.	OTC, Baby/Maternity	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Baby nursing services	No, not for a healthy baby with the exception of nursing services provided at a hospital	Professional Services, Baby/Maternity	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	for a newborn covered by the plan.		
Baby-sitting and child care	No	Professional Services, Baby/Maternity, Child Care	
Bandages, gauze and dressing	Yes	OTC	
Bariatric surgery	Yes	Medical	
Bathtub rail, grips and safety items	Yes	OTC	
Bed pan	Yes	OTC	
Birth-control pills, procedure and supply	Yes, including condoms, ovulation kits, norplant insertion or removal, and abortions.	OTC, Medical	
Birthing class	Yes. Childbirth classes are eligible. Expenses for parenting/newborn care classes and sibling classes do not qualify.	Medical, Baby/Maternity	
Blood glucose test kit and test strips	Yes	OTC	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Blood pressure monitoring device	Yes	OTC	
Blood storage	Maybe. Temporary storage may qualify where the blood is stored for a specific planned use, such as during a scheduled elective surgery.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Body scan, MRI and similar diagnostic technology	Yes	Medical	
Braille books and magazines	Yes, if for a visually impaired person, but only amounts above the cost of regular printed material will qualify.	Vision	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Breast pump and lactation devices	Yes	OTC, Baby/Maternity	
Breast reconstruction surgery following mastectomy	Yes, if the surgery was done following a mastectomy due to cancer.	Medical	
Calcium supplement	Yes, with prescription.	OTC	Prescription required
Cane, walking	Yes	OTC	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Car modification	Yes, if for physically handicapped persons. If so, would require an LMN. Expenses of operating the car do not qualify.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Chelation therapy	Yes, if used to treat a medical condition, such as lead poisoning.	Medical	
Chiropractor	Yes	Medical	
Cholesterol diagnostic test	Yes	OTC	
Circumcision	Yes	Medical	
COBRA premiums	<p>> HSA: Yes, post-tax COBRA premiums qualify for reimbursement.</p> <p>> HRA: Maybe, depending on your plan.</p> <p>> Health FSA: No.</p>	Premiums, Fees/Financial	
Coinsurance amounts, copays and deductibles	Yes, if the underlying service/item qualifies.	Medical, Prescription, Dental, Vision, Fees/Financial	
Cold and flu medicine	Yes	OTC	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Cold sore remedy	Yes	OTC	
Cold/hot pack	Yes. Hot water bottles and heating pads generally will not qualify.	OTC	
Colon cleansing	Yes, with an LMN.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Commode, bedside or portable	Yes	Medical	
Compression hosiery	Maybe. Won't qualify if used for personal or preventative reasons. Some will be OTC, but others will need an LMN depending upon the level of compression (i.e., hose that would never be used except to provide medical care would qualify without an LMN).	OTC	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Contact lens care product	Yes. Materials such as saline solution and enzyme cleaner are qualified, as well as lens storage cases.	OTC, Vision	
Contact lens/eyeglass replacement insurance	> HSA & Health FSA: No. A fee paid to cover the insurance cost of replacement if the lens or glasses are lost or damaged would not qualify. In contrast, the cost of the replacement	Premiums, Fees/Financial	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	lens or glasses will qualify. > HRA: Dependant upon your company's plan. Check with your HR representative or plan administrator.		
Contact lenses	Yes	Vision	
Controlled substances in violation of federal law	No. If the substance violates federal law, the expense would not qualify even if a state law allows its use with a physician's prescription (e.g., medical marijuana).	Miscellaneous	
Copay	Yes, if the underlying service/item qualifies.	Medical	
Corn and callous cushion and pad	Yes	OTC	
Corn and callous remover or medication	Yes	OTC	
Cosmetic procedure	Generally, no. There is an exception, however, for procedures necessary to correct a deformity arising from a covered surgery, congenital abnormality,	Cosmetic	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	personal injury or trauma, or disfiguring disease - these may qualify.		
Cough medicine	Yes	OTC	
Counseling	Maybe, if provided to treat a medical or mental condition and rendered by a licensed provider.	Medical, Professional Services	Letter of Medical Necessity, Doctor's Directive, or Prescription required
CPAP (continuous positive airway pressure) device	Yes	Medical	
Crutches	Yes, whether purchased or rented.	Medical	
Decongestant	Yes	OTC	
Defibrillator	Yes.	Medical	
Dental insurance premiums	<p>> HSA & Health FSA: No.</p> <p>> HRA: Yes. Amounts that an HRA participant pays post-tax as premium for insurance to cover dental care are reimbursable from an HRA.</p>	Premiums, Fees/Financial, Dental	
Dental treatment	Yes	Dental	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Denture adhesive	Yes	OTC, Dental	
Dentures	Yes	Dental	
Dependent day care expense	No	Fees/Financial, Child Care	
Dermatologist	Yes, with an LMN.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Diabetic supplies	Yes	OTC	
Diagnostic item/service	Yes	Medical	
Diaper rash ointment and cream	Yes	OTC, Baby/Maternity, Cosmetic	
Diapers or diaper service for adults	Yes	OTC, Professional Services	
Diapers or diaper service for infants or children	No	Baby/Maternity, Child Care	
Diet foods	No	Dietary	
Dietary or nutritional supplement	Generally, no. The cost of dietary supplements, nutritional supplements,	Dietary	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	vitamins, herbal supplements, and natural medicines does not qualify if they are merely beneficial for general health (e.g., one-a-day vitamins) or used as meal replacement.		
DNA collection and storage	Generally, no. Temporary storage may qualify under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition.	Miscellaneous	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Doula	Maybe, if the doula is a licensed health care professional rendering medical care.	Medical, Baby/Maternity	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Drug addiction treatment	Yes. Amounts paid for in-patient treatment (including meals and lodging), at therapeutic center for drug addiction and outpatient therapy sessions will qualify, as will transportation expenses associated with attending meetings of a Narcotics Anonymous or similar group in the community.	Medical	
Drug overdose treatment	Yes	Medical	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Drugs and medicines	Generally, yes, with a prescription. Expenditures for drugs that are for cosmetic purposes or are illegally procured do not qualify.	OTC, Prescription	
Ear drops and medication	Yes	OTC	
Ear plugs	Generally, no, unless recommended by a medical practitioner for a specific medical condition (for example, to protect surgically implanted ear tubes).	Miscellaneous	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Ear wax removal product	Yes	OTC	
Egg donor fees	Yes	Medical, Baby/Maternity	
Eggs and embryos, storage fees	Maybe. Temporary storage may qualify where the eggs or embryos are stored as part of a fertility program for immediate conception.	Medical, Baby/Maternity	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Electrolysis or hair removal	No	Miscellaneous	
Epipen	Yes	Medical, Allergy	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Exercise equipment, program and gym or health club membership	Generally, no. Only if required to treat an illness (such as obesity) or injury diagnosed by a physician. When treatment is no longer needed for the condition, the fees would no longer qualify.	Wellness, Fees/Financial	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Orthopedic insert	Yes	OTC	
Orthopedic shoes	Maybe. It must be recommended by a medical practitioner to treat a specific medical condition.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Orthotics	Yes	OTC	
Osteopath fee	Yes	Medical	
Out of country or foreign services or items	Maybe. Services, over the counter items, and prescriptions can be reimbursed by manual claim only when the service, item, or prescription is one that is also legal in the United States.	Medical, OTC, Prescriptions, Professional Services	
Ovulation monitor	Yes	Medical	
Oxygen and oxygen equipment	Yes	Medical	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Pain reliever	Yes	OTC, Prescription	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Parking fees while receiving medical care	Yes	Medical	
Pediatrician	Yes	Medical	
Personal trainer fee	Generally, no. Only if required to treat an illness (such as obesity or rehabilitation after back surgery) diagnosed by a physician. When treatment is no longer needed, the fees would no longer qualify.	Fees/Financial	
Physical exam	Yes	Medical	
Physical therapy	Yes	Medical	
Plan B/Morning After Pill	Yes	OTC	
Porcelain veneers	No	Dental	
Pre-payment	Generally, no. Pre-payments for services/items that have not yet been incurred/obtained are not reimbursable. The two exceptions are for orthodontia and for labor/delivery charges.	Fees/Financial	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Pregnancy test kit	Yes	OTC	Prescription required
Prescription drug	Yes, though expenditures for drugs that are for cosmetic purposes or are illegally procured (such as imported from Canada) do not qualify.	Prescription	
Prescription drug discount program	No. If an individual pays a fee to get a card that provides for a discount on all drugs, the fee would not qualify. In contrast, the discounted cost of a prescribed drug generally will qualify.	Fees/Financial	
Preventive care screening	Yes, if the tests are designed to assess symptoms of a medical diagnosis, including clinic and home testing kits.	Medical, OTC	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Probiotic	Generally, no.If the probiotic was recommended by a physician to treat a specific medical condition, then it would qualify.	Medical	
Prosthesis	Yes, for artificial limbs and breast prosthesis, following a mastectomy for cancer.	Medical	
Psychiatric care	Yes	Medical	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Psychoanalysis or Psychologist	Yes	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Reading glasses	Yes	OTC, Vision	
Rogaine	Generally, no. May qualify if it is recommended by a medical practitioner for a specific medical condition.	Miscellaneous	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Safety glasses	Generally, no. Non-prescription safety glasses would generally not qualify unless recommended by a physician to alleviate an eye condition.	Miscellaneous	Prescription required
Sales tax	Yes. Sales tax on medical services and products would qualify.	Medical	
Seasonal Affective Disorder (SAD) Light	Yes, with prescription.	OTC	Prescription required
Shipping and handling fee	Yes, if the underlying service/item qualifies.	Fees/Financial	
Shower chair	Yes	OTC	
Sinus medication	Yes	OTC	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Skin moisturizer	No	Cosmetic	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Sleeping aid	Yes	OTC	
Smoking cessation medicine	Yes	OTC	
Smoking cessation program	Yes	OTC	
Sore throat pain relief	Yes	OTC	
Special food	No. Costs of special foods to treat a specific disease do not qualify. Thus, the costs of food associated with a gluten-free or salt-free diet would not qualify, since they also meet normal nutritional needs.	Dietary	
Special needs or education	Yes. Costs (tuition, meals, lodging) of attending a special school for treatment of a mentally impaired or physically disabled person qualify if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a	Medical	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	hearing impaired person, giving remedial language training to correct a condition caused by a birth defect, and expenses paid on a doctor's recommendation to treat a learning disability caused by a mental or physical impairment.		
Speech therapy	Yes	Medical	
Sperm storage fee	Maybe. Temporary storage may qualify where the sperm is stored as part of a fertility program for immediate conception.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Stem cell, harvesting and/or storage of	Generally, no. Temporary storage may qualify under some circumstances, such as where the stem cells are collected to treat a specific and imminent medical condition.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Sterilization procedure such as tubal ligation or vasectomy	Yes	Medical	
Sterilization reversal	Yes	Medical	
Student health fee	No, a fee that is simply the cost of belonging to the	Premiums, Fees/Financial	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	program won't qualify. Expenses for specific medical services might qualify.		
Sun tan lotion without sunscreen	No	Cosmetic	
Sunburn cream and ointment	Yes	OTC	
Sunglasses	Yes, if they are prescription sunglasses. Non-prescription sunglasses or sunglass clip-ons would generally not qualify unless recommended by a physician to alleviate an eye condition.	Vision	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Sunscreen	Yes	OTC, Cosmetic	
Support, splint and back brace	Yes	OTC	
Surgery and operation	Yes, if legal and non-cosmetic.	Medical	
Surrogate expense	Generally, no, even if they are for medical care of the surrogate or her unborn child. The procedure must be performed upon the participant, his or her spouse, or eligible dependent in order to be medical care.	Fees/Financial, Baby/Maternity	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Syringe	Yes	OTC	
Taxi or Uber fare to medical provider	Yes	Medical	
Teeth whitening	No	Dental	
Teething medication	Yes	OTC, Baby/Maternity	
Telephone for hearing impaired person	Yes, for the expenses of buying and repairing special telephone equipment for a hearing impaired person.	Medical	
Therapy	Yes, if it is provided to treat a medical or mental condition and rendered by a licensed provider. Therapy for general improvement of mental health, relief of stress, or personal enjoyment do not qualify.	Medical	
Thermometer and fever strips	Yes	OTC	
Toiletries and cosmetics	No. Cosmetics are articles used primarily for personal purposes, such as cleansing, beautifying, promoting attractiveness, or altering the appearance. Examples include skin moisturizers, perfumes,	Cosmetic	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
	lipsticks, fingernail polishes, makeup, shampoos, hair colors, and deodorants.		
Tooth extraction	Yes	Dental	
Toothache reliever	Yes	OTC, Dental	
Toothbrush	No, even if a dentist recommends a special kind (such as electric or battery-powered ones) to treat a medical condition like gingivitis.	Dental	
Transplant	Yes. Includes surgical, hospital, and laboratory services, and transportation expenses for organ donors.	Medical	
Transportation expense for person to receive medical care	Yes, if the expenses are primarily for and essential to medical care. These include car expenses, bus, taxi, train, plane, and ferry fares, and ambulance services. Instead of actual car expenses, a standard mileage rate (re-stated each year) for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Transportation of someone other than the person receiving medical care	Yes, in some limited cases. Transportation expenses of the following persons will qualify: (1) parent who must go with a child who needs medical care; (2) nurse or other person who gives injections, medications, or other treatment required by a patient who is traveling to get medical care and is unable to travel alone; and (3) individual who travels to visit a mentally ill dependent, if such visits are recommended as part of treatment.	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Truss, hernia belt	Yes	OTC	
Ultrasound, pre-natal	Yes	Medical, Baby/Maternity	
Varicose veins, treatment of	Generally, no, if the procedure merely improves appearance and doesn't meaningfully promote the proper function of the body or prevent or treat illness or disease.	Professional Services, Cosmetic, Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Veterinary fee	Yes, if the veterinary fees are incurred for the care of a guide dog or other service animal used by a disabled person.	Vision, Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Vision care, including vision correction procedure	Yes	Vision	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Vision discount program	No. If an individual pays a fee to get a card that provides for a discount on vision services, the fee would not qualify. In contrast, the discounted cost of the vision services generally will qualify.	Vision	
Vision insurance premiums	> HSA & Health FSA: No > HRA: Yes. Amounts that an HRA participant pays post-tax as premium for insurance to cover vision care are reimbursable from an HRA.	Premiums, Vision, Fees/Financial	
Vitamins	No, if they are used to maintain general health. Under narrow circumstances, vitamins might qualify if recommended by a medical practitioner for a specific medical condition (for example, a prescribed dosage of Vitamin B-12 daily to treat a specific vitamin deficiency).	OTC, Wellness	
Vitamins, pre-natal	Yes	OTC, Baby/Maternity	

Expense	HSA / HRA / Health FSA Eligibility	Categories	Supplementary Documentation Required
Walker	Yes	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Warranty	No	Fees/Financial	
Wart remover treatment	Yes	OTC	
Water Pik	Yes, with an LMN.	Miscellaneous	
Weight loss medication	Yes	OTC, Prescription	
Weight loss procedure or surgery	Yes	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Weight-loss program	Yes, if the weight-loss program is recommended by a physician to treat an existing disease (such as obesity, heart disease, or diabetes).The costs of food associated with a weight-loss program would not qualify, since it meets normal nutritional needs.	Medical	
Wheelchair	Yes	Medical	Letter of Medical Necessity, Doctor's Directive, or Prescription required
Wig	Maybe, if the wig is for a patient who has lost all of his or her hair from disease or treatment (e.g., chemotherapy or radiation).	Medical	

Expense	HSA / HRA / Health FSA Eligibility		Categories	Supplementary Documentation Required
Witch Hazel	Yes	OTC		
X-ray fee	Yes	Medical		
Menstrual care products (tampons, pads, liners, cups, sponges, or similar products)	Yes	OTC		