

IMPORTANT: The following is a list of common medical, dental and vision related items and services. Crosby determines "Eligible" based on IRS guidance. Crosby's interpretation is subject to change without notice. This list is intended only as a general guideline because all submitted expenses will be reviewed on a case-by-case basis based on the documentation provided.

*In most cases, a Dual Purpose item will require a medical practitioner note to verify medical necessity. A medical practitioner note may be written by a doctor of medicine, dentistry, podiatry, optometry, an authorized chiropractor, an alternative healer or other qualified medical practitioner and must contain the following: 1. date; 2. patient's name; 3. medical practitioner's name; 4. statement of medical necessity; 5. the prescribed treatment; and 6. the duration of treatment required.

Item	Example/Notations	Eligible?
Abortion		Eligible
Acne Treatment	Proactive, Stridex, Clean & Clear	Eligible
Acupuncture		Eligible
Adoption, Pre-Adoption Medical Expenses		Eligible
Air Conditioner		Dual purpose*
Air Purifier		Dual purpose*
Alcoholism Treatment		Eligible
Allergy Relief	Oral Medications, Nasal Sprays & Patches	Eligible
Alternative Dietary Substitutes		Dual Purpose*
Alternative Drugs & Medicines		Dual Purpose*
Alternative Healers		Dual Purpose*
Ambulance		Eligible
Analgesics	Aspirin, Acetaminophen, Ibuprofen	Eligible
Antacids & Heartburn Relief	Alka-Seltzer, Mylanta, Milk of Magnesia	Eligible
Antibiotic Creams & Ointments, Hemorrhoid Preparations	Preparation H, Bacitraycin, Neosporin	Eligible
Anti-Diarrheal	Imodium, Pepto-Bismol	Eligible
Anti-Itch & Hydrocortisone Creams	Benadryl, Caladryl, Cortaid	Eligible
Arthritis Pain-Relief	Capzasin, Activon	Eligible
Artificial Limbs		Eligible
Artificial Teeth		Eligible
Asthma Treatments		Eligible
Automobile Modifications		Dual Purpose*
Babysitting & Child Care		Not Eligible
Bandages	Elastic, Gauze Pads, Band Aids	Eligible
Behavioral Modification Programs		Dual Purpose*
Birth Control Pills		Eligible
Birthing Classes		Dual Purpose*
Blood Pressure Monitoring Devices		Eligible
Blood Sugar Test Kits & Test Strips		Eligible
Body Scans		Eligible
Braille Books & Magazines		Eligible
Breast Pumps		Dual Purpose*
Breast Reconstruction Surgery Following Mastectomy		Eligible

Item	Example/Notations	Eligible?
Calamine Lotion		Eligible
Capital Expenses		Dual Purpose*
Carpal Tunnel Wrist Supports		Eligible
Cervical Pillow		Dual Purpose*
Chelation Therapy		Eligible
Chiropractors		Eligible
Chondroitin/Glucosamine		Dual Purpose*
Christian Science Practitioners		Dual Purpose*
Circumcision		Eligible
Co-Insurance Amounts		Eligible
Cold Medicines	Tablets, Syrups, Drops, Lozenges	Eligible
Cold/Hot Packs		Eligible
Condoms		Eligible
Contact Lenses, Materials & Equipment		Eligible
Contraceptives		Eligible
Co-Payments		Eligible
Cosmetic Procedures		Not Eligible
Cosmetics	Makeup, Lipstick, Cotton Swabs, Cotton Balls, Baby Oil	Not Eligible
Counseling	Marriage and couples counseling are ineligible	Dual purpose*
Crowns, Dental		Eligible
Crutches		Eligible
Dancing & Swimming Lessons		Dual Purpose*
Deductibles		Eligible
Dental Care	Toothache Relief, Temporary Filling, Denture Adhesives	Eligible
Dental Floss, picks, brushes		Not Eligible
Dental Sealants		Eligible
Dental Treatments		Eligible
Denture Care	Cleaners	Not Eligible
Dependent Care Expenses		Not Eligible
Diabetic Supplies		Eligible
Diagnostic Items & Services		Eligible
Diaper Rash Creams	A&D Ointment, Desinex	Eligible
Diapers		Not Eligible
Diarrhea Medicine	Imodium, Kaopectate	Eligible
Diet Food		Not Eligible
Dietary Supplements		Dual Purpose*
Disabled Dependent Care Expenses		Dual Purpose*
DNA Collection & Storage		Dual Purpose*
Doulah		Not Eligible
Drug Addiction Treatment		Eligible
Drug Overdose Treatment		Eligible
Dyslexia		Dual Purpose*
Ear Care	Ear Drops, Ear Wax Removal	Eligible
Ear Plugs		Dual Purpose*
Egg Donor Fees		Eligible
Eggs & Embryos Storage Fees		Dual Purpose*
Electrolysis or Hair Removal		Not Eligible
Exercise Equipment or Programs		Dual Purpose*
Eye Care	Contact Lens Solution, Lubricant Drops, Patches, Reading Glasses	Eligible
Eye Examinations		Eligible
Face Creams		Not Eligible
Face Lifts		Not Eligible

Item	Example/Notations	Eligible?
Family Planning	Condoms, Contraceptive Creams, Pregnancy Test, Ovulation Predictor Kits	Eligible
Feminine Care	Progesterone Cream, Estrogen Cream, Treatment of Vaginal Infections	Eligible
Feminine Hygiene Products	Tampons, Pads, Feminine Washes	Not Eligible
Fertility Treatments		Eligible
Fiber Supplements		Dual Purpose*
First Aid	Heat Wraps, Hot/Cold Packs, Compresses, Bandages, Tape, Gauze Dressing, Adhesive Pads, Band-Aids	Eligible
First Aid Kits		Eligible
Flu Shots		Eligible
Fluoridation Device or Services		Eligible
Foot Care	Arch & Insole Supports, Callous Removers, Athlete's Foot Treatment, Nail & Foot Antifungal creams	Eligible
Founder's Fee		Not Eligible
Funeral Expenses		Not Eligible
Gambling Problem Treatment		Dual Purpose*
Genetic Testing		Dual Purpose*
Glucose monitoring equipment		Eligible
Guide Dog: Other Aid Animals		Eligible
Hair Care	Color, Shampoo, Conditioner, Brushes, Hair-Loss Products, i.e. Rogaine	Not Eligible
Hair removal & Transplants		Not Eligible
Hand Lotion		Not Eligible
Health Club Fees		Dual Purpose*
Health Institute Fees		Dual Purpose*
Hearing Aids & Its Batteries		Eligible
Hemorrhoid Treatments		Eligible
Home Care		Dual Purpose*
Home Diagnostic Tests or Kits	Blood pressure, cholesterol, diabetes, colorectal, HIV, urine test, thermometers	Eligible
Home Improvements	Exit Ramps, Widening Doorways	Dual Purpose*
Homeopathic Medicines		Dual Purpose*
Hormone Replacement Therapy		Dual Purpose*
Hospital Services		Eligible
Household Help		Not Eligible
Humidifier		Dual Purpose*
Illegal Operations, Treatments, Drugs		Not Eligible
Immunizations		Eligible
Inclinators		Dual Purpose*
Incontinence Supplies	Adult Diapers, i.e. Depends and Serenity Pads	Eligible
Infertility Treatments		Eligible
Insulin		Eligible
Joint-Support Bandages & Hosiery	Knee or Elbow Supports	Eligible
Laboratory Fees		Eligible
Lactation Consultant		Dual Purpose*
Lamaze Classes	For mother only. Expenses for the coach or significant other do not qualify.	Dual Purpose*
Language Training		Dual Purpose*
Laser Eye Surgery	LASIK	Eligible
Late Fees	For late payment of bills for medical services	Not Eligible
Laxatives	Metamucil	Eligible

Item	Example/Notations	Eligible?
Lead-Based Paint Removal		Dual Purpose*
Learning Disability Instructional Fees		Eligible
Legal Fees, General		Dual Purpose*
Lodging at a Hospital or Similar Institution		Eligible
Lodging Not at a Hospital or Similar Institution	Up to \$50 per night if used primarily for and essential to medical care provided by a physician in a licensed hospital or medical care facility and there is no element of personal pleasure recreation or vacation in the travel	Dual Purpose*
Lodging of a Companion	Will qualify if accompanying a patient for medical reason and all of the following conditions apply: up to \$50 per night if used primarily for and essential to medical care provided by a physician in a licensed hospital or medical care facility and there is no element of personal pleasure recreation or vacation in the travel	Dual Purpose*
Lodging While Attending a Medical Conference		Not Eligible
Marriage Counseling		Not Eligible
Massage Therapy	Rolfing, Craniosacral Therapy, Myofacial Release	Dual Purpose*
Mastectomy-Related Special Bras		Eligible
Maternity Clothes		Not Eligible
Mattresses		Not Eligible
Meals at a Hospital or Similar Institution		Eligible
Meals Not at a Hospital or Similar Institution		Not Eligible
Meals of Companion		Not Eligible
Meals; Attending a Medical Conference		Not Eligible
Medical Alert Bracelet or Necklace		Eligible
Medical Conference Admission, Transportation, Meals		Dual Purpose
Medical Information Plan Charges		Eligible
Medical Monitoring & Testing Devices		Eligible
Medical Newsletter		Not Eligible
Medical Records Charges		Eligible
Menstrual Pain Relievers	Midol	Eligible
Mileage for Medical Appointment	Expenses for Transportation Primarily for & Essential to Medical Care	Eligible
Mineral Supplements		Dual Purpose
Missed Appointment Fees		Not Eligible
Morning After Contraceptive Pills		Eligible
Motion Sickness Treatment	Dramamine, Patches, Bracelets, Bonine	Eligible
Mouthwash		Not Eligible
Nail Care & Personal Grooming Items	Scissors, Nail Files, Nail Polish	Not Eligible
Nasal Strips or Sprays		Dual Purpose*

Item	Example/Notations	Eligible?
Nicotine Gum or Patches	Nicoderm, Nicorrett	Eligible
Nursing Services Provided By A Nurse or Other Attendant	Wages, employment taxes and other amounts paid for nursing services generally will qualify. If person is providing household and personal services, these do not qualify.	Dual Purpose*
Nutritional & Dietary Supplements	Bars, Milkshakes, Power drinks	Dual Purpose*
Occlusal Guards to Prevent Teeth Grinding		Eligible
Operations		Eligible
Optometrist		Eligible
Organ Donors/Transplants		Eligible
Orthodontia		Eligible
Orthopedic Shoes & Inserts		Dual Purpose*
Osteopath Fees		Eligible
Ovulation Monitor		Eligible
Oxygen		Eligible
Patterning Exercises		Eligible
Personal Hygiene	Deodorant, Soap, Body Powder, Shaving Cream, Razors, Feminine Care, Sanitary Products	Not Eligible
Personal Trainer Fees		Dual Purpose*
Physical Exams		Eligible
Physical Therapy		Eligible
Pregnancy Test Kits		Eligible
Prenatal Vitamins		Dual Purpose*
Pre-Payment		Not Eligible
Psychiatric Care		Eligible
Psychoanalysis		Dual Purpose*
Psychologist		Dual Purpose*
Radial Keratotomy		Eligible
Retin-A	For Treatment of Acne	Dual Purpose*
Routine Dental Care	Toothpaste, Toothbrush, Electric Toothbrush, Floss, Mouthwash Including Antibacterial Mouthwash & Fluoride Rinse, Breath Strips, Teeth-Whitening	Not Eligible
Rubber Globes		Dual Purpose*
Rubbing Alcohol		Eligible
Safety Glasses	Prescription Only	Dual Purpose*
Screening Tests		Eligible
Shampoo Treatments Relating to Treatment of Lice	A200, Rid	Eligible
Shipping & Handling Fees		Eligible
Skin Care	Skin & Body Moisturizing Lotion, Lip Balm	Not Eligible
Sleep Aids	Tylenol PM, Sominex, Unisom	Eligible
Sleep Deprivation Treatment		Eligible
Smoking Cessation Medications	Patches, Gum	Eligible
Smoking Cessation Programs		Eligible
Special Education Schools		Dual Purpose*
Special Home for Mentally Handicapped		Dual Purpose*
Sperm, Storage Fees		Dual Purpose*
Spermicidal Foam		Eligible
Stem Cell Harvesting & Storage		Dual Purpose*
Sterilization Procedures		Eligible
Stomach/Digestive Relief	Pepto-Bismol, Imodium, Colace, Lactaid	Eligible
Student Health Fees		Not Eligible

Item	Example/Notations	Eligible?
Sun Glasses	Prescription Lenses Only	Eligible
Sun Screen	30 SPF Or Higher is FSA Eligible	Dual Purpose*
Sunburn Creams & Ointments	Solarcaine	Eligible
Supplements		Dual Purpose*
Surrogate Expenses		Not Eligible
Taxes on Medical Services & Products		Eligible
Teeth Whitening		Not Eligible
Telephone for Hearing-Impaired Persons		Eligible
Television for Hearing-Impaired Persons		Eligible
Therapy		Eligible
Thermometers		Eligible
Toiletries	Moisturizers, Toothpaste, Lotions, Antiperspirant, Lip Balm, Perfume, Cologne	Not Eligible
Tooth & Mouth Pain Relief	Oragel, Anbesol	Eligible
Treadmill		Dual Purpose*
Tuition For Special Needs Program		Dual Purpose*
Ultrasounds		Eligible
Umbilical Cord, Freezing & Storage		Dual Purpose*
Urinary Pain Relief		Eligible
Vaporizers		Dual Purpose*
Varicose Veins Treatment		Dual Purpose*
Vasectomy		Eligible
Vasectomy Reversal		Eligible
Veneers		Not Eligible
Veterinary Fees		Dual Purpose*
Viagra		Eligible
Vision Discount Programs		Not Eligible
Vitamins		Dual Purpose*
Walkers		Eligible
Wart Removal Medication	Compound W	Eligible
Weight Loss Programs and/or Drugs Prescribed to Induce Weight Loss		Dual Purpose*
Wheelchair		Eligible
Wigs		Dual Purpose*
X-ray fees		Eligible