<Package 5, Blog 1: Surprising things use your FSA for>

Surprise! Use your FSA for these five things

Your Flexible Spending Account (FSA) offers a way to save up for a variety of healthcare costs with pre-tax dollars.

While many members know they can use FSA dollars for doctor visits, they might not know that you can use funds for other items—some of them surprising.

Five surprising uses for your FSA dollars

Before you spend after-tax dollars on some of your everyday healthcare and personal care items, check to see if you could actually use the tax-advantaged dollars in your FSA.1

1. Doctor-Prescribed massage therapy

To take advantage of this perk, you need to get a letter of medical necessity from your doctor. But if you need massage therapy to work out some of the kinks, you may be able to tap into your FSA to pay for it.

There are many situations in which massage therapy is considered a viable treatment. So talk to your doctor about your needs and ask if they can provide the necessary documentation. Then you can use your FSA debit card2 to pay at the massage therapist.

2. Menstrual care

In the past, menstrual care products weren’t included as qualified medical expenses. But that changed after the passage of the CARES Act in 2020. Now, you can use your FSA to pay for items such as:

* Tampons
* Menstrual pads
* Menstrual cups
* Menstrual sponges
* Pain relievers for menstrual cramps

All these items can be bought over the counter using your FSA debit card, without a note or prescription from your doctor.

3. Over-the-counter medicines

Today, over-the-counter medicines, including pain relievers, cold medicine, cold sore treatments, allergy medicine, and other medicines are eligible for purchase using FSA dollars. In the past, you needed a prescription for these over-the-counter items to use your FSA, but that’s no longer necessary.

There are some related items that also may qualify—such as heating pads sold as medical supplies—but you might need a letter of medical necessity to purchase them with FSA dollars.

4. Baby nursing supplies

If you’re nursing a baby, you can use your pre-tax FSA dollars to purchase the necessary supplies. Your FSA can be used for breast pumps and nursing pads. You can even buy a breast milk storage containers with your FSA.

Be careful of what you buy with FSA dollars, however. Although many necessities for baby nursing are covered, you can’t use FSA dollars to buy nursing bras or a breastfeeding pillow.

5. Travel essentials

Next time you go on a trip, consider using your FSA dollars to purchase some of the essentials. Your FSA can be used to buy motion sickness pills or wristbands. You can also use your FSA to pay for sunscreen (SPF 15+)—as long as the primary purpose is to block the sun’s rays, and not for cosmetic purposes.

You can also use your FSA to purchase sunburn creams and medicated ointments. Just make sure the purchase is meant to treat a sunburn and isn’t used as a regular skin moisturizer.

Other ways to use your FSA

As we’ve seen, you can use your FSA for some surprising items. And there are plenty of other ways to use your FSA dollars to pay for common healthcare costs:

* Skin care products for treating acne, including light therapy devices
* Orthopedic shoe inserts, toe cushions, and arch braces to help with foot support
* Family planning items like fertility kits and pregnancy tests
* Home medical devices, including blood pressure monitors, oximeters, and CPAP accessories
* Eye care, including exams, eyeglasses, and contact lenses
* Dental care, including exams, treatments, and orthodontia

And, of course, your FSA can be used for doctor copays and physicals, as well as for medical procedures. Before you spend non-FSA dollars on healthcare, double-check the [interactive list of qualified medical expenses at HealthEquity](https://learn.healthequity.com/qme/) to see what’s covered.

1FSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state’s specific rules.

2Your HealthEquity® Visa® Healthcare Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

HealthEquity does not provide legal, tax, or financial advice. Always consult a professional when making life-changing decisions.