

# Voya Health Savings and Spending Accounts

Living today, planning for tomorrow

## Health Savings and Spending Accounts - Qualified Expenses

Below are examples of eligible expenses for the following accounts: [Health Savings Account](#) and [Health Flexible Spending Account](#), Limited Purpose Flexible Spending Account, [Dependent Care Account](#) and [Commuter Benefit \(transit/parking\) Account](#). **These lists are not all-inclusive and do not guarantee reimbursement. Please refer to the IRS-qualified medical expenses for a full list of expenses: [IRS Publication 502](#). Please note that this publication may be updated at any time.**

The Voya Health Savings and Spending Accounts mobile app has a feature to **scan UPC codes for eligibility**. There are some generic brands that are not in our database, so please refer to the [IRS Publication 502](#) for a full list of qualified expenses. You can download the mobile app by searching “Voya Health Accounts” in your app store. You’ll be able to see all account activity, upload receipts, scan UPC codes, reimburse yourself for out-of-pocket expenses and more.

If you are currently enrolled in a High Deductible Health Plan and contributing to an HSA, you are also eligible to enroll in a Limited Purpose Flexible Spending Account (LPFSA). LPFSA expense reimbursements, marked with an \* in the list below, are limited to dental and vision expenses.

## Common Health Savings Account and Flexible Spending Account Expenses Eligibility List:

Some expenses and services are eligible for a reimbursement with a prescription from a qualified healthcare professional and/or a Letter of Medical Necessity signed by your doctor.

As part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, section 3702 allows HSAs and FSAs to be used to purchase over-the-counter (OTC) medical products and medicines without a prescription from a physician. This applies to any expenses made on or before January 1, 2020. Exception may apply.

Expenses/Services	Eligibility
Acne Medicine - Over the counter	Eligible
Acupuncture	Eligible
Adoption, pre-adoption related medical expenses	Eligible
Alcoholism Treatment	Eligible
Allergy and sinus medicine and products - Over the counter	Eligible
Ambulance	Eligible
Antacid - Over the counter	Eligible
Antibiotic ointment or strays - Over the counter	Eligible
Aromatherapy	Not Eligible

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<b>Artificial Limbs</b>	Eligible
<b>Artificial Teeth*</b>	Eligible
<b>Baby oil, powder, wipes, rash ointment - Over the counter</b>	Not Eligible
<b>Bandages - Over the counter</b>	Eligible
<b>Birth Control</b>	Rx / Letter
<b>Blood Pressure Monitor</b>	Eligible
<b>Blood Sugar Test Kits and Test Strips for people with diabetes - Over the counter</b>	Eligible
<b>Body Scans</b>	Eligible
<b>Breast Pumps and Lactation Supplies</b>	Eligible
<b>Carpal Tunnel Wrist Supports</b>	Eligible
<b>Chiropractor</b>	Eligible
<b>Cholesterol Test Kits</b>	Eligible
<b>Cold and Flu Medicine - Over the counter</b>	Eligible
<b>Contact Lenses and Solutions*</b>	Eligible
<b>Cosmetic Procedures or surgery, purely cosmetic</b>	Not Eligible
<b>Cosmetics, moisturizers, lotions, face creams</b>	Not Eligible
<b>Cough syrup, drops, throat lozenges - Over the counter</b>	Eligible
<b>Decongestants - Over the counter</b>	Eligible
<b>Dental Floss</b>	Not Eligible
<b>Dental Services (routine cleaning, fillings, tooth removal, x-rays)*</b>	Eligible
<b>Dentures and adhesives*</b>	Eligible
<b>Deodorant</b>	Not Eligible
<b>Diabetic supplies - over the counter</b>	Eligible
<b>Diagnostic services</b>	Eligible
<b>Drug Addiction Treatment</b>	Eligible
<b>Drug Overdose Treatment</b>	Eligible
<b>Drug Prescriptions prescribed by a licensed medical practitioner</b>	Eligible
<b>Eye Examinations*</b>	Eligible
<b>Eyeglasses, prescription and reading, equipment and cleaners*</b>	Eligible
<b>Face Lifts</b>	Not Eligible
<b>Feminine Hygiene Products</b>	Eligible
<b>First aid cream – Over the counter</b>	Eligible
<b>First aid kit</b>	Eligible
<b>Flu Shots</b>	Eligible
<b>Funeral Expenses</b>	Not Eligible
<b>Gauze and Gauze Pads - Over the counter</b>	Eligible
<b>Guide dog* or other service animal - buying, training and care</b>	Eligible
<b>Hand Sanitizer</b>	Eligible
<b>Hearing aids and batteries</b>	Eligible
<b>Hormone Replacement Therapy</b>	Rx / Letter
<b>Hospital Services and Fees</b>	Eligible

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<b>Immunizations</b>	Eligible
<b>Incontinence supplies - Over the counter</b>	Eligible
<b>Infertility treatments</b>	Eligible
<b>Anti-itch cream, insect bite creams and ointments - Over the counter</b>	Eligible
<b>Insulin and related supplies</b>	Eligible
<b>Laboratory fees</b>	Eligible
<b>Lamaze Classes</b>	Eligible
<b>Laser eye surgery, Lasik*</b>	Eligible
<b>Laxatives, stool softeners - Over the counter</b>	Eligible
<b>Marijuana or any controlled substance in violation with Federal Law</b>	Not Eligible
<b>Masks</b>	Eligible
<b>Massage Therapy</b>	Rx / Letter
<b>Medical Gloves - Over the counter</b>	Eligible
<b>Medical Monitoring and testing devices - Over the counter</b>	Eligible
<b>Medical Record charges</b>	Eligible
<b>Midwife</b>	Eligible
<b>Missed appointment fee or late fees by healthcare providers</b>	Not Eligible
<b>Motion Sickness medicine - Over the counter</b>	Eligible
<b>Nicotine gum, patches - Over the counter</b>	Eligible
<b>Occlusal guards to prevent teeth grinding*</b>	Eligible
<b>Occupational Therapy</b>	Eligible
<b>Operations, non-cosmetic purposes</b>	Eligible
<b>Optometrist, Ophthalmologist*</b>	Eligible
<b>Organ donor, organ transplant</b>	Eligible
<b>Orthodontia Expenses*</b>	Eligible
<b>Pain relievers - Over the counter</b>	Eligible
<b>Physical Exams</b>	Eligible
<b>Physical Therapy</b>	Eligible
<b>Pregnancy tests - Over the counter</b>	Eligible
<b>Prenatal Vitamins, related expenses</b>	Eligible
<b>Prosthesis</b>	Eligible
<b>Radial Keratotomy</b>	Eligible
<b>Retin-A</b>	Rx / Letter
<b>Safety Glasses (Prescription)*</b>	Rx / Letter
<b>Sleep aids - Over the Counter</b>	Eligible
<b>Speech Therapy, for those diagnosed with a medical condition affecting speech</b>	Eligible
<b>Sterilization</b>	Eligible
<b>Sunscreen with 15+ SPF</b>	Eligible
<b>Supplies to treat a medical condition</b>	Eligible
<b>Surgery, non-cosmetic purposes</b>	Eligible
<b>Teeth whitening, bleaching</b>	Not Eligible

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<b>Thermometers - Over the counter</b>	Eligible
<b>Vaccinations</b>	Eligible
<b>Varicose vein surgery</b>	Eligible
<b>Vasectomy, Vasectomy reversal</b>	Eligible
<b>Vitamins - Over the counter</b>	Eligible
<b>Walking aids - braces, cane, crutches, walker</b>	Eligible
<b>Wheelchair</b>	Eligible
<b>X-Rays</b>	Eligible

## Common Dependent Care Expenses Eligibility List:

<b>Expense/Services</b>	<b>Eligibility</b>
<b>Activities Fees</b>	Not Eligible
<b>After School programs or Extended Day Programs, not educational in nature</b>	Eligible
<b>Au Pair expenses, services for children</b>	Eligible
<b>Babysitter</b>	Eligible
<b>Before - or after- school programs, not educational in nature</b>	Eligible
<b>Childcare expenses paid to a relative</b>	Eligible
<b>Clothing</b>	Not Eligible
<b>Dance lessons</b>	Not Eligible
<b>Daycare for children under 12</b>	Eligible
<b>Daycare for dependent over 13 diagnosed with a disability and/or special need</b>	Eligible
<b>Elder Care</b>	Eligible
<b>Elementary, middle school, high school education expenses</b>	Not Eligible
<b>Field trips</b>	Not Eligible
<b>Food, meal expenses</b>	Not Eligible
<b>Household services (housekeeper, maid, cook, etc.)</b>	Not Eligible
<b>Kindergarten and higher education expenses</b>	Not Eligible
<b>Nanny expenses</b>	Eligible
<b>Nursery School</b>	Eligible
<b>Overnight Camp</b>	Not Eligible
<b>Preschool</b>	Eligible
<b>Summer Day camp, not educational in nature</b>	Eligible
<b>Tutoring Programs</b>	Not Eligible
<b>Volunteer work, expenses incurred to enable participant to volunteer</b>	Not Eligible

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## Common Commuter Plan (Parking and Transit) Expenses Eligibility List:

Your Voya debit card must be used to pay for transit expenses where accepted. For parking expenses, claims are reimbursable up to 180 days after they are incurred with sufficient receipts.

Expenses/Services	Eligibility	Transit or Parking Expense
Airline Flights	Not Eligible	
Bus Fare	Eligible	Transit
Car Maintenance	Not Eligible	
Fare Card	Eligible	Transit
Ferry	Eligible	Transit
Gasoline	Not Eligible	
Mileage	Not Eligible	
Monorail	Eligible	Transit
Parking at or near public transportation to get to work	Eligible	Parking
Parking at or near work	Eligible	Parking
Parking expenses for spouse/dependents	Not Eligible	
Parking Passes	Eligible	Parking
Parking Tickets	Not Eligible	
Rideshare: uberPool and Lyft Line only <sup>1</sup>	Eligible	Transit
Streetcar	Eligible	Transit
Subway	Eligible	Transit
Taxis	Not Eligible	
Tolls	Not Eligible	
Traffic Tickets	Not Eligible	
Train	Eligible	Transit
Transit expenses for spouse/dependents	Not Eligible	
Transit Passes	Eligible	Transit
Transit Token	Eligible	Transit
Vanpool	Eligible	Transit

<sup>1</sup> uberPool and Lyft Line are only available in select cities. Regular Lyft or Uber rides are not eligible transit expenses