



January 2025

HCFSA Eligible Expenses Guide

Members of the uniformed services are now eligible for a Health Care Flexible Spending Account (HCFSA)

An HCFSA is an optional benefit that allows you to use pre-tax earnings to pay for eligible health care expenses.** This guide provides an overview of general expense types that are eligible based on your TRICARE health plan.











PREVENTATIVE /
SPECIALTY CARE

VISION

DENTAL

WELLNESS

DRUGSTORE

TRICARE Prime		TRICARE Dental Program*	Prime & Select	
 Fertility treatment (i.e., IUI, IVF) Cost-shares at non-Military Treatment Facilities (MTFs) 	Contact lenses and suppliesEyeglassesLaser eye surgery	 Orthodontics (e.g. braces) Exams Cleanings X-rays 	 Acupuncture Massage Chiropractor Vitamins and 	 Bandages Over-the-counter medicine (e.g. allergy medicine) Acne treatments
TRICARE Select		Clear aligners	supplements*Weight loss program*	Cold & flu medicineFeminine hygiene products
Copays and cost-sharesDeductiblesAllergy products/services*Fertility treatment	ExamsContact lenses and suppliesEyeglassesLaser eye surgery		Home medical equipment*	Blood pressure monitorsThermometersSunscreen
*May require a letter of medical necessity		*Expenses for Active Duty family members	*Letter of medical necessity is required	*Look for "FSA-eligible" next to items on your drugstore receipt
Ineligible HCFSA Expe	nses			
- Insurance premiums	- FEDVIP premiums		- Diet Foods	Toothpaste, toothbrush, and flossDiapers

^{**}This guide is not a complete list of eligible expenses. For a searchable list of 300+ eligible FSA expenses, visit FSAFEDS.GOV/EXPLORE/HCFSA/EXPENSES.