

Yes, the Oura Ring is eligible for reimbursement through Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA). As of December 2023, both the Oura Ring and its associated membership are covered and reimbursable via these accounts.

Why Is an Oura Ring FSA/HSA Eligible?

The Oura Ring qualifies for FSA and HSA reimbursement because it functions as a medically relevant health-monitoring tool, offering insights beyond what standard fitness trackers provide. It tracks biometrics such as heart rate variability (HRV), body temperature trends, blood oxygen levels, and detailed sleep stages. These metrics align with IRS guidelines for medical expenses, as they can assist in diagnosing, managing, or monitoring health conditions like sleep disorders, chronic fatigue, or illness recovery.

Unlike standard fitness trackers, which primarily focus on general wellness features like step counting and calorie tracking, the Oura Ring provides actionable health data that can inform healthcare decisions. For example, its sleep tracking delivers insights into REM, deep, and light sleep, which are valuable for managing conditions such as insomnia or sleep apnea. The device's ability to detect temperature changes or optimize recovery through HRV tracking makes it particularly useful for individuals with chronic conditions or those seeking to prevent health issues.

The Oura Ring's focus on health management, rather than lifestyle tracking, elevates it to a medically relevant device. This distinction ensures it meets FSA/HSA eligibility criteria, offering users a tool that supports proactive health monitoring while remaining compliant with IRS regulations.

How to Purchase an Oura Ring With an FSA/HSA

If you'd like to purchase an Oura Ring using your FSA or HSA, follow these steps:

1. Purchase the Oura Ring:

- Visit **buyFSA.com** or the **buyFSA app** to shop for the Oura Ring.
- Add your desired Oura Ring to your cart by clicking the shopping cart icon.
- Navigate to your cart and review your selection to ensure it is correct.
- Proceed to checkout and use your FSA or HSA card or pay out of pocket.

2. Obtain and Save the Receipt:

- After completing the purchase, ensure your receipt includes:
 - Name of the retailer (e.g., buyFSA.com).
 - Date of purchase (must fall within the FSA plan year).
 - Description of the product purchased.
 - Total purchase amount.
- This receipt is critical for reimbursement purposes if paying out of pocket.

3. Submit a Reimbursement Claim (if necessary):

- Log into your FSA or HSA account portal, navigate to the claims section, and initiate a new claim.
- Upload your receipt and any additional required documentation as directed by your provider.

5. Await Approval and Reimbursement (if necessary):

- Once submitted, your FSA/HSA provider will review your claim.
- If approved, reimbursement funds will be deposited into your account or mailed as a check, depending on your provider's process.

Learn More About FSA/HSA Eligible Items:

- [Are Fitness Trackers FSA/HSA Eligible?](#)
- [Is a Fitbit FSA/HSA Eligible?](#)
- [Is a Smart Watch FSA/HSA Eligible?](#)
- [Are Heart Rate Monitors FSA/HSA Eligible?](#)