

Know your FSA Eligible Expenses

The FSA is an IRS-sanctioned benefit, meaning you can use pre-tax dollars to cover eligible expenses. The IRS defines eligible health care expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

To help you better understand what is and isn't eligible, we've developed a list of both. This list is not meant to be all-inclusive. Other expenses not specifically mentioned may also qualify.

Eligible Expenses

Dental Services

- Physical Exam
- Dental x-rays
(not employment related)
- Dentures
- Exam/Teeth Cleaning
- Extractions
- Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia/Braces

Lab Exams/Test

- Blood Test
- X-rays
- Cardiographs
- Laboratory Fees
- Metabolism Test
- Spinal Fluid Tests
- Urine/Stool Analyses

Vision Services

- Eye Exams
- Eyeglasses
- Reading Glasses
- Contact Lenses
- Laser Eye Surgeries
- Artificial Eyes
- Prescription Sunglasses
- Radial Keratotomy/LASIK

Medical Treatments/Procedures

- Acupuncture
- Alcoholism (inpatient treatment)
- Drug Addiction
- Hearing Exams
- Hospital Services
- Infertility
- In Vitro Fertilization
- Norplant Insertion/Removal
- Physical Exam
(not employment related)

- Reconstructive Surgery
(if medically necessary due to congenital defect or accident)
- Rolfling
- Speech Therapy
- Sterilization
- Transplants
(including organ donor)
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal
- Weight Loss Programs
(as prescribed by your doctor)
- Well Baby Care

Medical Equipment Supplies And Services

- Abdominal/Back Supports
- Ambulance Services
- Arches/Orthopedic Shoes
- Contraceptives, prescribed
- Crutches
- Guide Dog (for visually/hearing impaired)
- Hearing Devices and Batteries
- Hospital Bed
- Learning Disability
(special school/teacher)
- Medic Alert Bracelet or Necklace
- Oxygen Equipment
- Prosthesis
- Splints/Casts or Support Hose
(requires medical necessity)
- Syringes
- Transportation Expenses
(essential to medical care)
- Tuition Fee at Special Schools for Disabled child

- Weight Loss Drugs
(to treat specific disease)
- Wheelchair
- Wigs (hair loss due to disease)

Medication

- Insulin
- Prescribed Birth Control and Vitamins
- Prescription Drugs

Obstetric Services

- Lamaze Class
- Midwife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees
(reimbursable after date of birth)
- Pre and Postnatal Treatments

Practitioners

- Allergist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath
- Osteopath
- Physician
- Psychiatrist
- Psychologist

Eligible Expenses – Over-the-Counter Items

In September 2003, the IRS added certain over-the-counter (OTC) medicines to the list of products eligible for coverage under FSA programs. These OTC products are reimbursable if they are used for the diagnosis, cure, mitigation, treatment or prevention of disease. You should note that, although the IRS sets the general rules for FSA programs, individual employers have the final determination of which expenses are covered and how OTC purchases can be made in the FSA program they offer. Below you will find a list of some of the OTC's covered by FSAs.

- Allergy and Sinus Medications (Antihistamines, Claritin, Asthma Flow Meters and Nebulizers, Nasal Spray and Strips)
- Baby Care (Petroleum Jelly, Diaper Rash Ointment, Thermometers, Pediatric Electrolyte Solutions)
- Cough, Cold and Flu Medications
- Condoms and Contraceptive Devices
- Diabetes Care/Accessories (Blood Test Strips, Glucose Tester, Glucose Food, Monitors and Kits)
- Digestive Aids (Antacids, Laxatives)
- Eye Care (Contact Lens Solutions, Eye Drops, Reading Glasses)
- First Aid Products (Antibiotics, Analgesics and Ointments, Bug Bite and Anti-itch creams, Sunburn Cream, Bandages, Gauze, Pads and Bandages, Rubbing Alcohol, Wart Removal Products, Wound Care Products)
- Foot Care (Cushions, Pad, Creams, Anti-fungal medications)
- Health Monitors and Medical Equipment (Blood Pressure and Heart Rate Monitors, Crutches, Medical Bracelets, Cholesterol Test)
- Hemorrhoid Treatments
- Homeopathic Medicines
- Incontinence Supplies
- Lice and Scabies Treatments
- * Nausea and Motion Sickness Medications
- Pain and Fever Reducers (Aspirin, Acetaminophen, Ibuprofen, Menstrual Cycle and Migraine Medications, Muscle/Joint Pain Creams and Balms, Heating Pads)
- Pregnancy Products, (Ovulation Monitor, Pregnancy Testing Kits, Prenatal Vitamins)
- Smoking Cessation Products (Nicotine Patches, Gum and Lozenges, Inhalers)
- Toothache and Teething Pain Relievers
- Weight Loss Drugs (to treat a specific medical condition)

Ineligible Expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

The IRS does not allow the following expenses to be reimbursed under FSAs:

- Baby-sitting and Child Care
- Cosmetics, Toiletries, Toothpaste, etc.
- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs
- Diaper Service
- Hair Loss Medications
- Hair Transplants
- Health Club Dues
- Insurance Premiums
- Long Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- **Vitamins** or Nutritional Supplements
- Teeth Whitening/Bleaching