

Maximize the Value of Your Flexible Spending Account

ELIGIBLE EXPENSES

Your Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket health care expenses. The following is based on a list of eligible and ineligible expenses used by federal employees.

BABY/CHILD TO AGE 13

- Lactation consultant*
- Lead-based paint removal
- Special formula*
- Tuition: special school/teacher for disability or learning disability*
- Well baby/well child care

DENTAL

- Dental X-rays
- Dentures and bridges
- Exams and teeth cleaning
- Extractions and fillings
- Oral surgery
- Orthodontia
- Periodontal services

EYES

- Eye exams
- Eyeglasses and contact lenses
- Laser eye surgeries
- Prescription sunglasses
- Radial keratotomy/LASIK

HEARING

- Hearing aids and batteries
- Hearing examinations

LAB EXAMS/TESTS

- Blood tests and metabolism tests
- Body scans
- Cardiograms
- Laboratory fees
- X-rays

MEDICAL EQUIPMENT/SUPPLIES

- Air purification equipment*
- Arches and orthotic inserts
- Crutches, walkers, wheelchairs
- Exercise equipment*
- Hospital beds*
- Mattresses*
- Medic alert bracelet or necklace
- Nebulizers
- Orthopedic shoes*
- Oxygen*
- Post-mastectomy clothing
- Prosthesis
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and drug/substance Abuse (inpatient and outpatient care)
- Ambulance
- Hair loss treatment*
- Hospital services
- Immunization
- Norplant removal
- Physical examination (not employment-related)
- Reconstructive surgery (due to a congenital defect, accident or medical treatment)
- Service animals
- Sterilization reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription drugs

OBSTETRICS

- Doulas*
- Lamaze class
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Pre- and postnatal treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian science practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or psychologist

THERAPY

- Alcohol and drug addiction
- Counseling (not marital or career)
- Exercise programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking cessation programs*
- Speech
- Weight loss programs*

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

MAXIMIZE THE VALUE OF YOUR FLEXIBLE SPENDING ACCOUNT

Eligible Over-the-Counter Expenses:

Over-the-counter (OTC) items, including some medicines and drugs, remain eligible for purchase using your Flexible Spending Account.

Items in these categories can be purchased with a prepaid benefits card and without a prescription.

- **Baby electrolytes**
Pedialyte, Enfalyte
- **Denture adhesives**
Repair and cleansers, PoliGrip, Benzodent, Efferdent, Plate Weld
- **Diabetes testing and aids**
Ascencia, One Touch, Diabetic Tussin, Insulin Syringes; Glucose Products
- **Diagnostic products**
Thermometers, blood pressure monitors, cholesterol testing
- **Ear care**
Unmedicated ear drops, syringes, ear wax removal
- **Elastics/athletic treatments**
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- **Eye care**
Contact lens care
- **Family planning**
Pregnancy and ovulation kits
- **First aid dressings and supplies**
Band Aid, 3M Nexcare, non-sport tapes
- **Foot care treatment**
Unmedicated corn and callus treatments (e.g., callus cushions), devices and therapeutic insoles
- **Hearing aid/medical batteries**
- **Home health care (limited segments)**
Ostomy, walking aides, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints and casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs
- **Incontinence products**
Attends, Depend, GoodNites for juvenile incontinence, Prevail,
- **Prenatal vitamins**
Stuart Prenatal, Nature's Bounty prenatal vitamins
- **Reading glasses and maintenance accessories**
- Acid controllers
- Acne medications
- Allergy and sinus
- Antibiotic products
- Antifungal (foot)
- Antiparasitic treatments
- Antiseptics and wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch and insect bite
- Baby rash ointments and creams
- Baby teething pain
- Cold sore remedies
- Contraceptives
- Cough, cold and flu medications/remedies
- Denture pain relief
- Digestive aids
- Ear care medications or remedies
- Eye care medications or remedies
- Feminine antifungal and anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Glucosamine and/or Chondroitin Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection and treatment products
- Laxatives (non-fiber)
- Medicated nasal sprays, drops and inhalers
- Medicated respiratory treatments and vapor products
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids and sedatives
- Smoking deterrents
- Stomach remedies
- Sunscreen (SPF less than 30)
- Swimming lessons
- Unmedicated nasal sprays, drops and inhalers
- Unmedicated vapor products

Note: This list is not meant to be all-inclusive.

Ineligible Expenses:

The IRS does not allow the following expenses to be reimbursed under Flexible Spending Account, as it is not prescribed by a physician for a specific ailment.

- Contact lens insurance or eyeglass insurance
- Cosmetic surgery/procedures
- Electrolysis
- Insurance premiums and interest (FSA ineligible only)
- Long-term care premiums (FSA ineligible only)
- Marriage or career counseling
- Personal trainers

Note: This list is not meant to be all-inclusive.