

A Flexible Spending Account (FSA) is an IRS-approved benefit. It allows members to use pre-tax dollars to cover eligible (approved) expenses. Below are examples of IRS eligible expenses and those that are not. This list is not meant to be all-inclusive. The IRS may allow or disallow items depending on facts or circumstances. 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.”

Benefit plans vary. Always check with your employer for the details of your plan. This information is subject to change. Visit www.irs.gov for current guidelines.

Eligible (Allowed) Expenses	
<p>Dental Services Physical exam Dental X-rays Dentures Exam/teeth cleaning Extractions Fillings Gum treatment Oral surgery Orthodontia/braces</p> <p>Lab Exams/Test Blood test X-rays Cardiographs Laboratory fees Metabolism test Spinal fluid tests Urine/stool analysis</p> <p>Vision Services Eye exams Eyeglasses Reading glasses Contact lenses Laser eye surgeries Artificial eyes Prescription sunglasses Radial keratomy/LASIK</p> <p>Medical Treatment/Procedures Acupuncture Alcoholism (inpatient treatment) Drug addiction Hospital services Immunizations Infertility In vitro fertilization Physical exam (not work related) Reconstruction surgery for congenital defect or accident Rolfig Speech therapy Sterilization Transplants (including organ donor) Vaccinations Vasectomy and reversal Weight loss programs as prescribed by a doctor Well baby care</p>	<p>Medication Insulin Prescribed birth control and vitamins Prescription drugs</p> <p>Obstetric Services Lamaze class Midwife expenses Ob/gyn exams Ob/gyn prepaid maternity fees (reimbursable after date of birth) Pre- and postnatal treatments</p> <p>Practitioners Allergist Chiropractor Dermatologist Homeopath Naturopath Osteopath Physician Psychiatrist Psychologist</p> <p>Medical Equipment, Supplies & Services Abdominal/back supports Ambulance services Arches/orthopedic shoes Counseling Crutches Guide dog for visually or hearing impaired Hearing devices and batteries Hospital bed Lead paint removal Learning disability (special school/teacher) Medic alert bracelet/necklace Oxygen equipment Prescribed contraceptives Prosthesis Splints/casts or support hose Syringes Transportation expenses essential for medical care Tuition fee at special schools for a disabled child Weight loss medications to treat a specific disease Wheelchair Wigs (hair loss due to a disease)</p>

Ineligible (Not Allowed) Expenses	
Babysitting and child care	Household and domestic help
Contact lenses or eyeglass insurance	Insurance premiums
Cosmetics, toiletries, toothpaste, etc.	Long-term care premiums
Dancing/exercise/fitness programs	Marriage counseling
Diaper service	Maternity clothes
Electrolysis	Personal trainers or exercise equipment
Hair loss medications	Swimming lessons
Hair transplants	Teeth whitening/bleaching
Health club dues	Vitamins or nutritional supplements

Over-the-Counter (OTC) Eligible Items	
Requiring a Prescription	Not Requiring a Prescription
Acid controllers	Bandages
Allergy and sinus medications	Blood glucose meters
Antibiotic products	Blood pressure monitor
Anti-diarrheal drugs	Carpal tunnel wrist supports
Anti-gas medications	Cholesterol tests
Anti-itch and insect bite treatments	Colorectal cancer screening tests
Anti-parasitic treatments	Contact lenses cleaning
Rash ointments/creams	Crutches and mobility aids
Cold sore remedies	Diabetes monitors and supplies, including insulin
Cold/cough, flu medications	Ear wax kit
Digestive aids	Eye drops and eye lubricants
Feminine anti-fungal/anti-itch products	Hot/cold packs
Hemorrhoid preparations	Incontinences supplies
Laxatives	Knee supports
Motion sickness medications	Nasal strips
Pain relief	Orthotic supplies
Respiratory treatments	Pregnancy tests and storage supplies
Sleep aids and sedatives	Reading glasses
Stomach remedies (including baby)	Thermometers

Reimbursement	
<p>For Expenses Paid Out-of-Pocket <i>FSA debit card not used</i></p> <p>Choose one of the following methods to request reimbursement.</p> <p><i>Preferred method:</i></p> <ul style="list-style-type: none"> • Ask your pharmacist to fill the prescription for the OTC medicine/drug (just as you do any prescription) and assign it an Rx number. The Rx number will display on the pharmacy receipt. • Attach the receipt containing the Rx number to your <i>FSA Claim Form</i>. <p>This method increases the chance of claim approval without the need for further documentation.</p> <p><i>If prescription cannot be filled by a pharmacist and assigned an Rx number:</i></p> <ul style="list-style-type: none"> • Submit a copy of the prescription with a valid sales receipt showing: <ul style="list-style-type: none"> ○ Date ○ Amount ○ Product information • Prescription must meet these state requirements: <ul style="list-style-type: none"> ○ Written only by someone authorized to do so, such as a doctor ○ Must include expiration limits <p>The applicable state law is determined by where the product was purchased (not where it is used).</p>	<p>For Expenses Paid with Your FSA Debit Card <i>At authorized merchants</i></p> <p>FSA debit card purchases for OTC items will be approved or denied at the point of sale. <i>(Except for medicines and drugs without an Rx number. See note at bottom of page).</i></p> <p>FSA debit cards may be used to purchase OTC medicines or drugs at these locations:</p> <ul style="list-style-type: none"> • Drug stores and pharmacies • Non-healthcare merchants that have pharmacies • Mail order and web-based vendors selling OTC medicines and drugs <p><i>The following criteria must be met:</i></p> <ul style="list-style-type: none"> • A valid prescription is written by an authorized provider and presented to a pharmacist to fill and assign an Rx number. • The Rx number is displayed on the pharmacy receipt. • At authorized FSA merchants, use your FSA debit card to pay for the purchase.
<p>Important: <i>The FSA debit card system will not accept a charge for an OTC medicine or drug unless an Rx number has been assigned. If an OTC medicine or drug is purchased other than with an FSA debit card, an FSA Claim Form must be submitted with a copy of the prescription and a valid sales receipt showing the date, amount and product information.</i></p>	