

# FSA Covered Expenses

KNOW WHAT YOU CAN BUY WITH YOUR FSA DOLLARS

Your Flexible Spending Account (FSA) dollars can be used to pay for co-payments, co-insurance, and deductibles. But that's not all. You can also use your FSA savings to pay for many expenses in the following categories: **Medical, Dental Care, Eye Care, and Over-the-Counter (OTC) medications and products.** Eligible items can vary by employer, so check the specifics of your particular FSA plan.

## Potentially Eligible Medical Expenses

Acupuncture	Medical information plan (fees to maintain medical info in databank for your care)
Alcoholism treatment	Medical services (e.g., physician, surgeon, specialist)
Ambulance	Mentally disabled (special home) <sup>7</sup>
Artificial limb	Nursing home
Autoette/Wheelchair	Nursing services
Bandages	Operations
Birth control pills	Organ donor's medical expenses & transportation
Braille books and magazines <sup>3</sup>	Osteopath
Breast reconstruction surgery <sup>2</sup>	Oxygen
Chiropractor	Prosthesis
Christian Science Practitioner <sup>4</sup>	Psychiatric care
Crutches	Psychoanalysis
Diagnostic services	Psychologist
Disabled dependent medical care	Special education <sup>8</sup>
Drug addiction treatment	Sterilization
Drugs and medicines (prescription & OTC eligible for Health Care FSA)	Stop-smoking program
Fertility treatment	Surgery
Guide dog or other service animal	Telephone for hearing impaired
Hearing aids	Television adapted for hearing impaired
Home care <sup>5</sup>	Therapy
Hospital services	Transplants
Laboratory fees	Transportation essential to medical care
Lead-based paint removal	Vasectomy
Lodging essential to medical care <sup>6</sup>	Weight-loss program <sup>9</sup>
Maternity care & related services	Wig to replace hair lost to disease
Meals for inpatients <sup>6</sup>	X-ray

<sup>1</sup> Assumes that your employer's Flexible Spending Account (FSA) under the plan document and/or Summary Plan Description (SPD) permits the reimbursement for expenses for "medical care" as defined in Internal Revenue Code §213(d). The SPD is the communication about this plan provided to you by your employer. Some plans will be more narrowly defined than this. See your employer or benefits administrator for details about what expenses are reimbursable through your FSA.

<sup>2</sup> You can include in medical expenses the amount you pay for breast reconstruction surgery following a mastectomy for cancer.

<sup>3</sup> Only the amount above the cost of regular printed material will qualify.

<sup>4</sup> You can include in medical expenses the fees you pay to Christian Science Practitioners for medical care.

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<sup>5</sup> Nursing services are eligible (e.g., administer medication, changing dressings, bathing, grooming, etc.), but not expenses for household or personal services.

<sup>6</sup> You can include in medical expenses the cost of meals and/or lodging at a hospital or similar institution if a principal reason for being there is to get medical care. You cannot include in medical expenses the cost of meals and/or lodging that are not part of inpatient care.

<sup>7</sup> May qualify where provided on doctor's recommendation to aid transition to independent living or, where receiving treatment for disabling medical condition.

<sup>8</sup> You can include in medical expenses fees you pay on a doctor's recommendation for a child's tutoring by a teacher who is specially trained and qualified to work with children who have learning disabilities caused by mental or physical impairments, including nervous system disorders.

<sup>9</sup> Qualifies if recommended by physician to treat specific condition;(e.g., obesity, heart disease, diabetes; however cost of food does not qualify).

## Potentially Eligible Prescription Medication Care Expenses

You can use your Flexible Spending Account (FSA) dollars to pay out-of-pocket expenses for prescription drug co-payments and co-insurance. Please refer to the specifics of your particular FSA plan, as eligible items can vary by employer.

### Potentially Eligible Eye Care Expenses

- Contact Lenses
- Eyeglasses
- Optometrist
- Prescription Sunglasses
- Eye Examinations
- Eye Surgery (e.g. LASIK)

### Potentially Eligible Over-the-Counter Medication Expenses without a Prescription (As of Jan. 1, 2011)

- Band Aids
- Birth Control
- Braces & Support
- Contact Lens Supplies
- Denture Adhesives
- Diagnostic Tests & Monitors
- Elastic Bandages & Wraps
- First Aid Supplies
- Insulin & Diabetic Supplies
- Ostomy Products
- Reading Glasses
- Wheelchairs, Walkers, Canes

### Potentially Eligible Dental Care Expenses

- Artificial teeth
- Dental treatment

### Potentially Eligible Over-the-Counter Medication Expenses WITH a Prescription (As of Jan. 1, 2011)

- Acid Controllers
- Allergy & Sinus
- Antibiotic Product
- Antidiarrheal
- Baby Rash Ointment
- Cold Sore Medicines
- Cough, Cold & Flu Medicine
- Digestive Aids
- Laxatives
- Motion Sickness
- Pain Relief
- Respiratory Treatments

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## Potentially INELIGIBLE Health Care Expenses

The following products and services, within the health care and Over-the-Counter medication categories, are NOT eligible for Flexible Spending Account (FSA) savings.

Baby-sitting, Childcare, and Nursing Services for a Normal, Healthy Baby	Ineligible Over-the-Counter Products
Household Help	Aromatherapy
Illegal Operations and Treatments	Baby Products (e.g., Bottles, Wipes, Baby Oil)
Insurance Premiums (other than specifically for health insurance)	Breast Enhancements
Maternity Clothes	Cosmetic Products (e.g., Makeup, Perfumes)
Medical Savings Account (MSA)/Health Saving Account (HSA) Contributions	Dental Products (e.g., Toothbrush, Toothpaste, Dental Floss)
Nutritional Supplements <sup>2</sup>	Dietary/Nutritional Supplements (e.g., Ensure®, Glucerna®, Slimfast®)
Personal Use Items <sup>3</sup>	Feminine Care (e.g., Tampons)
Swimming Lessons	Herbal Supplements
Teeth Whitening	Sun Tanning Products
Veterinary Fees	Toiletries (e.g., Deodorant, Shampoo, ChapStick®)
Weight-Loss Program not part of specific disease treatment	Vitamins (for General Health/Routine Use)

1. You cannot include in medical expenses the amount you pay for unnecessary cosmetic surgery. This includes any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. You cannot include in medical expenses the amount you pay for procedures such as face lifts, hair transplants, hair removal (electrolysis), teeth whitening and liposuction.

2. You cannot include in medical expenses the cost of nutritional supplements, vitamins, herbal supplements, etc. unless they are recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician.

3. You cannot include in medical expenses the cost of an item used by personal living, or family purposes unless it is used primarily to prevent or alleviate a physical or mental defect or illness.