Flexible Spending Account (FSA) – Medical Expenses

Per IRS Publication 502, the health care Flexible Spending Account (FSA) pays medical, dental, vision, and prescription drug expenses with pre-tax income. Significant tax savings are available to help pay out-of-pocket health care expenses when:

- The product or service is primarily for health care to diagnose, alleviate, or treat injuries, illness or sickness
- You receive the service or purchase the product for use during your Coverage Period
- The cost will not be waived, paid by another source or claimed as a medical tax deduction on your income tax return
- The service/product is not received or purchased for cosmetic or general well-being

Examples of Eligible Health Care Flexible Spending Account (FSA) Expenses

DENTAL SERVICE

Crowns/Bridges	Extractions	Oral Surgery
Dental X-Rays	Fillings	Orthodontia/Braces
Dentures	Gum Recession Surgery	Periodontal Fees
Exams/Teeth Cleanings	Occlusal Guards (teeth grinding prevention)	

INSURANCE RELATED ITEMS

Copays	Coinsurance	Deductible

LAB EXAMS / TESTS

Blood Tests	Laboratory Fees	X-Rays
Cardiographs	Spinal Fluid Tests	
Diagnostic Fees	Urine/Stool Analyses	

MEDICATION

- Insulin Supplies
- Prescribed Birth Control
- Prescribed Supplements*
- Prescribed Vitamins *
- Prescription Drugs (FDA Approved)

VISION EXPENSES

- Contact Lenses
- Contact Lens Solution
- Eye Examinations
- Eyeglasses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keraotomy/LASIK
- Optometrist's Fees

MEDICAL SERVICES

- Abdominal/Back Supports
- Aspiration
- Alcoholism (Inpatient Treatment)
- Ambulance Services
- Breast Pump
- Chiropractic Services
- CPAP Kit and Supplies
- Contraceptives - condoms
- Counseling (except for Marriage and Family)
- Crutches
- Dermatologist Fees
- Drug Addiction (Inpatient Treatment)
- First Aid Kits
- Guide Dog (Service Animals)
- Hearing Aids & Batteries
- Hearing Exams
- Home Health Care Products (Grab bars/bath bench)
- Hospital Bed
- Hospital Services
- Infertility Treatments
- In-vitro Fertilization
- Lactation Supplies
- Lamaze Class (for mother only)
- Learning Disability (special school / teacher)
- Mammograms
- Medical Records
- Midwife / Doula
- Medic Alert Bracelet
- Mileage To/From Medical Services (primary purpose must be medical)
- Monitoring Devices (blood pressure, stethoscope)
- Norplant (Insertion or Removal)
- Organ Transplant
- Orthotics
- Ostomy Pouch & Products
- Oxygen Equipment
- Patterning Exercises
- Physical Examination (not employment related)
- Physical Therapy
- Psychiatric/Psychoanalysis
- Prosthesis
- Rental of Medical Equipment
- Respiratory Therapy (mask nebulizer)
- Speech Therapy
- Sterilization
- Splints/Casts
- Support Hose (if medically necessary)
- Syringes
- Sales Tax (for Eligible Expenses)
- Transportation Expenses (essential for medical care)
- Telephone for Hearing Impaired
- Vaccination / Flu Shots
- Special Food Costs (cost difference of special food vs. normal" food)
- Vasectomy / Vasectomy Reversals
- Well Baby Care
- Wheelchair
- Wigs (hair loss due to medical condition)
- Sunscreen SPF 30 or higher

***these items/services may be considered eligible. A letter from a licensed physician that includes the diagnosis of a medical condition and the treatment being claimed/received being essential to the treatment of said condition (not cosmetic in any way) is required**

OVER THE COUNTER PRODUCTS

- ✓ **Over-The-Counter products are eligible without any a Physician's prescription starting with date of service 01/01/2020 going forward.**

Allergy Medications	Decongestants	Pregnancy Tests
Antihistamines	Diaper Rash Ointment	Pre-Natal Vitamins
Analgesics	Eye Drops	Reading Glasses
Antacids	Fever Reducers	Retin A (non-cosmetic)
Anti-Diarrhea Medications	Digestive Tract Relief Medications	Rubbing Alcohol
Anti-Itch Medications	Flu Medications	Sinus Medications
Anti-Nausea Medications	Hemmorroidal Medications	Sleeping Aids
Aspirin	Laxatives	Smoking Cessations
Athletes Foot Creams/ Powder	Lice/Scabies Treatment	Products
Bactine	Menstrual Cycle Products	Sinus Relief medication
Bug Bite Medication	Muscle/Joint Relievers	Sore Throat Sprays
Calamine Lotion	Motion Sickness Pills	Special Ointment -sunburn
Cold Medications	Nasal Sinus Sprays	Teething Gel
Cold Sore / Wart	Nicotine Gum/Patches	Throat Lozenges
Medications	Pain Relievers	Vapor Rubs
Corn Removal	Pain Creams (Ben-Gay, Flexall)	Neti Pot
Cough Syrups/Drops	Pedialyte	Yeast Infection Treatment

Dual Purpose Products/Expenses*

Acupuncture	Vitamins	Supplements	Massage	Weight Loss Program	Vein Removal

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EXAMPLES OF INELIGIBLE HEALTHCARE FSA EXPENSES

Athletic Mouth Guard	Hair Loss Medications	Prescription Drug for
Baby-Sitting	Hair Transplant	Hair Loss
Cancelled Appointment Fees	Health Club Dues	Prescriptions from Canada
Chap stick	Illegal Operation or Treatment	Provider Discounts
Contact Lens Insurance	Insurance Premiums	Rogaine
Cosmetics/Make-Up	Late Payment Fees	Safety Glasses (non RX)
Cosmetic Surgery/Procedures	Lotions or Skin Moisturizers	Shampoos/Soaps
Dancing/Exercise/Fitness Programs		Suntan Lotion
Deodorant	Long Term Care Premiums	Sunglasses (non RX)
Diaper Service	Marriage or Family Counseling	Sun Clips
Dental Floss	Counseling for Gambling	Supplements-General Use
Electrolysis	Maternity Clothes	Teeth Whitening/Bleach
Exercise Equipment	Meals not part of inpatient care	Toiletries

Eyeglass Insurance	Moisturizers	Toothbrushes (includes
Face Cream	Non FSA Approved Supplements	prescribed electronic)
Feminine Hygiene Products	Personal Trainer	Toothpaste
Hand Sanitizer	Prescription Drug Discount Programs	Vision Discount Programs

This does not represent an all-inclusive expense listing regarding the Health Flexible Spending Account. Please refer to IRS Publication 502 or ask your employer for a copy of your Summary Plan Document (SPD) for more information. https://www.**irs**.gov/**publications**/p**502**