

FLEXIBLE SPENDING ACCOUNT (FSA)



ELIGIBLE EXPENSES

Per IRS regulations, the following, while not intended to be complete, illustrates examples of section 213 eligible medical or medical-related expenses.*

- Acupuncture
- Addition treatments smoking, alcohol, & drug therapy
- Ambulance fees
- Braille books and magazines
- Breast Pump
- Childbirth classes mother-to-be expenses only
- Chiropractic & osteopath care
- Coinsurance
- Contact lenses, solutions, & cleaners
- CPAP devices and apparatus cleaner
- Deductibles
- Dental & orthodontia fees
- Dentures & adhesives
- Diagnostic & laboratory testing fees
- Eyeglasses with prescription
- Guide dog
- Hearing aids & batteries
- Hospital bills
- Insulin & diabetic supplies
- Laser eye surgery
- Mobility Aids crutches, wheelchairs, etc.
- Nurse fees
- Obstetrical expenses
- Oxygen
- Physician fees
- Psychologist fees or individual therapy
- Routine physicals
- Special communication equipment for the deaf
- Surgical & operation fees
- Prescribed therapy treatments
- Transplants
- Transportation expenses/mileage to receive medical care or services
- Tuition at special school for learning disabled requires a letter of medical necessity
- X-rays

*Eligible items subject to change

OVER-THE-COUNTER ITEMS

ELIGIBLE WITHOUT A DOCTOR'S PRESCRIPTION

- Asthma flow meters
- Band-aids
- Blood pressure monitors
- Cholesterol tests
- Contact lens solution
- Crutches
- Dental care products: adhesives and cleaners
- Diabetes care: blood test strips, glucose kits, monitors, and tests
- Reading glasses
- First aid kits
- Gauze & gauze pads
- Heating pads
- Incontinence supplies for adults
- Medical bracelets & necklaces
- Medical tape
- Orthopedic shoe inserts
- Rubbing alcohol
- Sunscreen (SPF 15+)
- Supports & braces
- Thermometers

DOCTOR'S PRESCRIPTION REQUIRED

- Acid controllers
- Allergy & sinus
- Antibiotic products
- Anti-itch & insect bite
- Anti-parasitic treatments
- Baby rash ointments/creams
- Callous, corn, & wart removers
- Cold sore remedies
- Cough, cold, & flu
- Feminine anti-fungal/anti-itch
- Hemorrhoidal preps
- Hydrogen peroxide
- Nasal strips
- Nebulizers
- Ointments
- Pain relief
- Respiratory treatments
- Sleep aids
- Sunburn creams
- Stomach remedies

EXPENSES THAT MAY NOT BE CLAIMED

- Cosmetic surgery or treatment not done for the primary purpose of proper functioning of the body or to prevent or treat illness or disease; including but not limited to face lifts, whitening or capping of teeth, hair transplants, or treatments including Retin-A or vein surgery. [To be eligible, treatments must be proven medically necessary.]
- Diaper service for infants
- Ear piercing by a physician
- Employment-related expenses (physicals, transportation)
- Fitness programs or physical therapy for general health benefits
- Illegal treatments
- Insurance premiums, including contact lens insurance programs
- Hygiene items
- Expenses reimbursed by an HSA or HRA

DUAL USE - requires doctor letter

To be eligible, treatments must be proven medically necessary.

- Accommodations made for disabling medical conditions
- Activity trackers*
- Foot spa
- Gloves and masks
- Herbs
- Humidifier
- Massagers
- Minerals, vitamins, & multivitamins
- Orthopedic shoes only the cost above a regular shoe qualifies
- Special supplements
- Weight Loss Programs