

## Flexible Spending Accounts (FSA) Eligible Expenses

### ELIGIBLE EXPENSES

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also eligible.

- |                                     |   |                                 |  |   |
|-------------------------------------|---|---------------------------------|--|---|
| ✓ Acupuncture                       | ✓ Chiropractic care                                 | ✓ Family planning items         | ✓ Orthodontia (not for cosmetic reasons)   | ✓ Smoking cessation program and medications                           |
| ✓ Alcoholism treatment              | ✓ Contact lenses and related materials              | ✓ Fertility treatment           | ✓ Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc. | ✓ Surgery   |
| ✓ Ambulance                         | ✓ Dental treatment                                  | ✓ Flu shot                      | ✓ Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc.                        | ✓ Sunscreen & sun block (SPF 15+, broad spectrum)                     |
| ✓ Artificial limb                   | ✓ Dentures  | ✓ Hearing aids                  | ✓ Oxygen   | ✓ Transportation for medical care                                     |
| ✓ Birth control pills               | ✓ Diagnostic services                               | ✓ Hospital services             | ✓ Physical exam  | ✓ Weight loss program necessary to treat a specific medical condition |
| ✓ Blood pressure monitoring device  | ✓ Drug addiction treatment                          | ✓ Immunization                  | ✓ Physical therapy   | ✓ Wheelchair, walkers, crutches, and canes                            |
| ✓ Breast pumps and related supplies | ✓ Eye examination, eye glasses, and reading glasses | ✓ Insulin and diabetic supplies | ✓ Prescription drugs   |   |
|                                     |   | ✓ Laboratory fees               | ✓ Psychiatric care   |   |
|                                     |   | ✓ Laser eye surgery             |  |   |
|                                     |   | ✓ Medical testing devices       |  |   |
|                                     |   | ✓ Menstrual care products       |  |   |
|                                     |   | ✓ Nursing services              |  |   |
|                                     |   | ✓ Obstetrical expenses          |  |   |

### INELIGIBLE EXPENSES

These items are not generally eligible for tax-free purchase with your account funds.

- |  |                      |                                     |
|--|----------------------|-------------------------------------|
| ✗ Concierge service fees (billed for future services; no treatment provided) | ✗ Exercise equipment | ✗ Household help                    |
| ✗ Cosmetics and cosmetic surgery   | ✗ Fitness programs   | ✗ Illegal operations and treatments |
| ✗ Deodorant  | ✗ Funeral expenses   | ✗ Maternity clothes                 |
|  | ✗ Hair transplants   | ✗ Teeth whitening                   |

### DUAL PURPOSE ITEMS

Items that can be used for a medical purpose or for general health and well-being are considered “dual purpose” and are eligible only with a prescription, doctor's directive or letter of medical necessity.

Examples include:

- |                                       |                                   |
|---------------------------------------|-----------------------------------|
| ✓ Dietary and weight loss supplements | ✓ Snoring cessation aids          |
| ✓ Fiber supplements                   | ✓ Vitamins and herbal supplements |
| ✓ Orthopedic shoes and inserts        |                                   |