

# Use an FSA to pay for eligible expenses like these



The Internal Revenue Service, or IRS, publishes information on flexible spending accounts, or FSAs, and qualified expenses. Visit [irs.gov](https://www.irs.gov)

- ▶ Acupuncture
- ▶ Ambulance
- ▶ Artificial limbs
- ▶ Artificial teeth
- ▶ Blood sugar test kits for diabetics
- ▶ Breast pumps and lactation supplies (newly allowed by the IRS)
- ▶ Chiropractor
- ▶ Contact lenses and solutions
- ▶ Crutches
- ▶ Dental treatments including X-rays, cleanings, fillings, braces, and tooth removals
- ▶ Doctor's office visits and procedures
- ▶ Drug addiction treatment
- ▶ Drug prescriptions
- ▶ Eyeglasses and vision exams
- ▶ Fertility treatment
- ▶ Hearing aids and batteries
- ▶ Hospital services
- ▶ Inpatient alcoholism treatment
- ▶ Insulin
- ▶ Laboratory fees
- ▶ Laser eye surgery
- ▶ Over-the-counter medicines and drugs **if prescribed** by a doctor (see more information below)
- ▶ Physical therapy
- ▶ Psychiatric care if the expense is for mental health care provided by a psychiatrist, psychologist or other licensed professional
- ▶ Special education services, recommended by a doctor, for learning disabilities
- ▶ Speech therapy
- ▶ Stop-smoking programs (including nicotine gum or patches, if prescribed)
- ▶ Surgery, excluding cosmetic surgery
- ▶ Vasectomy
- ▶ Walker
- ▶ Weight-loss program, if it is a treatment for a specific disease diagnosed by a physician
- ▶ Wheelchair

## Over-the-counter (OTC) medicines and drugs

Because of the health care reform law passed in 2010, over-the-counter medicines and drugs may only be eligible for FSA reimbursement if you have a valid prescription. Those medicines or drugs include:

- ▶ Acid controllers
- ▶ Acne medicine
- ▶ Aids for indigestion
- ▶ Allergy and sinus medicine
- ▶ Antidiarrheal medicine
- ▶ Baby rash ointment
- ▶ Cold and flu medicine
- ▶ Eye drops
- ▶ Feminine antifungal or anti-itch products
- ▶ Hemorrhoid treatment
- ▶ Laxatives or stool softeners
- ▶ Lice treatments
- ▶ Motion sickness medicines
- ▶ Nasal sprays or drops
- ▶ Ointments for cuts, burns or rashes
- ▶ Pain relievers, such as aspirin or ibuprofen
- ▶ Sleep aids
- ▶ Stomach remedies

Please see your benefit plan documents to see what expenses are eligible for reimbursement under your FSA.





### Important note:

Insulin does not require a prescription for FSA reimbursement.

## Over-the-counter supplies

Many OTC medical supplies may be eligible for reimbursement from an FSA, and no prescription is required. Examples include:

- ▶ Bandages, adhesive or elastic
- ▶ Braces and supports
- ▶ Catheters
- ▶ Condoms
- ▶ Contact lens solution and supplies
- ▶ Crutches
- ▶ Dentures and denture adhesives
- ▶ Diagnostic tests and monitors (such as blood glucose monitors)
- ▶ Elastic bandages and wraps
- ▶ First-aid supplies
- ▶ Insulin
- ▶ Ostomy products
- ▶ Pregnancy tests
- ▶ Reading glasses
- ▶ Walkers, wheelchairs and canes

**These are not the complete lists.** The IRS decides which expenses can be paid from an FSA, which also include, but are not limited to, deductibles, copayments and medications. The IRS can modify the list at any time.

## These expenses aren't eligible

Here are some common services and expenses that are not eligible for FSA reimbursement.

- ▶ Aromatherapy
- ▶ Baby bottles and cups
- ▶ Baby oil
- ▶ Baby wipes
- ▶ Breast enhancements
- ▶ Cosmetics
- ▶ Cotton swabs
- ▶ Dental floss
- ▶ Deodorants
- ▶ Feminine care
- ▶ Hair regrowth
- ▶ Low-calorie foods
- ▶ Mouthwash
- ▶ Petroleum jelly
- ▶ Shampoo and conditioner
- ▶ Skin care
- ▶ Spa salts
- ▶ Sun-tanning products
- ▶ Toothbrushes

## What does that mean?

**Eligible expense:** A medical, dental or vision expense your employer's plan says can be paid for or reimbursed.

**Flexible spending account (FSA):** A benefit plan that lets people put money aside in special accounts, pre-tax, to help pay for certain medical costs, child care, and other health services.



### For more information

- ▶ Ask your employer for information about your FSA plan and eligible expenses.
- ▶ The IRS publishes information on FSAs and qualified medical expenses. Visit [irs.gov](https://www.irs.gov).
- ▶ Most major grocery, department, retail and drug stores can identify at the cash register what supplies qualify for FSA reimbursement.

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