

A pregnant woman with blonde hair, wearing a blue denim shirt, is looking at a small white medicine bottle with a purple cap in a pharmacy. She is standing in front of shelves filled with various medications. The background is slightly blurred, focusing on the woman and the bottle she is holding.

Know Your Medical FSA

Eligible and Ineligible Expenses

A medical flexible spending account (FSA) is an IRS sanctioned benefit, meaning you can use pre-tax dollars to cover eligible expenses. The IRS states that eligible expenses must be primarily to alleviate a physical or mental defect or illness, such as diagnosis, cure, mitigation or treatment of a disease, or for treatments affecting any part or function of the body. You can pay out-of-pocket or be reimbursed for medical expenses such as prescriptions and dental or vision expenses, as well as medical deductibles or co-insurance which are not covered by other healthcare benefits.

To help you better understand what is and isn't eligible for reimbursement (from an FSA) we've developed the following list. It is not meant to be all-inclusive, and other expenses not specifically mentioned may also qualify.

Eligible Expenses

Dental Services:

- Dental X-rays (not employment related)
- Dentures
- Exam/Teeth Cleaning
- Extractions
- Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia/Braces
- Physical Exam

Lab Exams/Tests

- Blood Tests
- Cardiographs
- Laboratory Fees
- Metabolism Test
- Spinal Fluid Tests
- Urine/Stool Analysis
- X-rays

Vision Services

- Artificial Eyes
- Contact Lenses
- Eye Exams
- Eyeglasses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy/LASIK
- Reading Glasses

Medical Treatments/Procedures

- Acupuncture
- Alcoholism (inpatient treatment)
- Exercise/Fitness Programs (if necessary and prescribed by your doctor)
- Hearing Exams
- Hospital Services
- Infertility Treatment
- In Vitro Fertilization
- Norplant Insertion/Removal
- Physical Exam (not employment related)
- Reconstructive Surgery (if medically necessary due to congenital defect or accident)
- Roling
- Speech Therapy
- Sterilization
- Transplants (including organs)
- Treatment for Substance Abuse (alcoholism and drug addiction)
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal
- Weight Loss Programs (as prescribed by your doctor)
- Well Baby Care

Medical Equipment Supplies and Services

- Abdominal/Back Supports
- Ambulance Services
- Arches/Orthopedic Shoes
- Contraceptives, prescribed
- Crutches
- Guide Dog (for visually/hearing impaired)
- Hearing Devices and Batteries
- Hospital Bed
- Learning Disability Support (special school/teacher)
- Medic Alert Bracelet or Necklace
- Oxygen Equipment
- Prosthesis
- Splints/Casts or Support Hose (requires medical necessity)
- Syringes
- Transportation Expenses (essential to medical care)
- Tuition Fee at Special Schools for disabled child
- Weight Loss Drugs (to treat specific disease)
- Wheelchair
- Wigs (hair loss due to disease)

Medication

- Insulin
- Prescribed Birth Control and Vitamins
- Prescription Drugs

Obstetric Services

- Breast Pumps and Supplies (only for supplies that assist with lactation)
- Lamaze Class
- Midwife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Prenatal and Postnatal Treatments

Practitioners

- Allergist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath
- Osteopath
- Physician
- Psychiatrist
- Psychologist

Over-the-Counter Items

The Patient Protection and Affordable Care Act of 2010, better known as healthcare reform, places new restrictions on FSA reimbursement for over-the-counter (OTC) drugs and medications. Beginning Jan. 1, 2011, members will be required to provide a copy of a prescription from a physician in order to obtain reimbursement for OTC items, such as these:

- Acid controllers
- Allergy & sinus treatments
- Antibiotic products
- Anti-diarrheals
- Anti-gas remedies
- Anti-itch & insect bite remedies
- Antiparasitic treatments
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold & flu remedies
- Digestive aids
- Feminine anti-fungal/anti-itch
- Hemorrhoidal preparations
- Laxatives
- Motion sickness remedies
- Pain relief
- Respiratory treatments
- Sleep aids & sedatives
- Stomach remedies

Ineligible Expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive. The IRS does not allow the following expenses to be reimbursed under FSAs:

- Cosmetic Surgery/Procedures
- Diaper Service
- Hair Loss Medications
- Hair Transplants
- Health Club Dues (if exercise is not prescribed by your physician)
- Insurance Premiums
- Long-Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- Vitamins or Nutritional Supplements
- Teeth Whitening/Bleaching

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