



Use Your Health Care Flexible Spending Accounts (FSA) Wisely



Know your FSA eligible and ineligible expenses

The FSA is an IRS-sanctioned account that allows you to use pre-tax dollars to cover eligible expenses. The IRS defines eligible health care expenses as “amounts paid for the diagnosis, cure, mitigation or treatment of a disease; and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.”

Take a look at the following lists for a better understanding of what is and is not eligible. This list is not meant to be all inclusive. Other expenses not specifically mentioned may also qualify. For additional information, please contact TaxSaver at +1 888 829 7287.

Take a look at the many ways your FSA can work for you.

ELIGIBLE EXPENSES

Medical Treatments/Procedures

- Acupuncture
- Alcoholism/Drug Addiction (inpatient treatment)
- Hospital services
- Hypnosis for treatment of illness
- Infertility
- In-vitro fertilization
- Kinesiotherapy (for coronary and cardiovascular rehabilitation)
- Norplant insertion or removal
- Physical examination (not employment-related)
- Physical therapy
- Reconstructive surgery (if medically necessary due to a congenital defect or accident)
- Smoking cessation program
- Speech therapy
- Surgical fees
- Transplants (including organ donation)
- Vaccinations/immunizations
- Vasectomy and vasectomy reversal
- Weight loss programs (as prescribed by your doctor)
- Well-baby care

Lab Exams/Tests

- Blood tests
- Cardiographs
- Diagnostic fees
- Laboratory fees
- Metabolism tests
- Urine/stool analyses
- X-rays

Medication

- Insulin
- Prescribed birth control and vitamins
- Prescription drugs
- Over-the-counter medications used to alleviate or treat personal injuries/illness

Dental Services

- Dental x-rays
- Dentures
- Exams/teeth cleaning
- Extractions
- Fillings, crowns, bridges
- Gum treatment
- Oral surgery
- Orthodontia, braces, retainers

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ELIGIBLE EXPENSES

Vision/Hearing Services

- Hearing exams
- Hearing aids
- Batteries for hearing aids
- Household visual alert system for deaf
- Artificial eyes
- Contact lenses
- Eye examinations
- Eyeglasses
- Laser eye surgeries
- Prescription sunglasses
- Radial keratotomy/LASIK
- Braille publications
- Special devices for visually/hearing impaired

Obstetric Services

- Abortion
- Lamaze class
- Midwife expenses
- OB/GYN exams
- OB/GYN prepaid maternity fees (reimbursable after date of birth)
- Pre- and postnatal treatments

Practitioners/Services

- Allergist
- Anesthesiologist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath

- Osteopath
- Physician
- Psychiatrist
- Psychologist

Medical Equipment, Supplies and Services

- Abdominal/back supports
- Ambulance services
- Arches/orthopedic shoes
- Care for mentally challenged child
- Counseling
- Crutches
- Device for lifting disabled person into automobile
- Hospital bed
- Learning disability/tutoring (special school/teacher)
- Medic alert bracelet or necklace
- Oxygen equipment
- Prescribed medical and exercise equipment
- Prosthesis
- Splints/casts or support hose (if medically necessary)
- Syringes, needles
- Transportation expenses (essential to medical care)
- Tuition fee at special school for disabled child
- Weight loss drugs (to treat specific disease)
- Wheelchair
- Wigs (hair loss due to disease)

INELIGIBLE EXPENSES

The IRS does not allow the following expenses to be reimbursed under FSAs, as they are not prescribed by a physician for a specific ailment. **Note:** This list is not meant to be all-inclusive.

- Auto insurance providing medical coverage
- Contact lens/eyeglass insurance
- Contributions to state disability fund
- Cosmetic surgery/procedures (unless medically necessary)
- Dancing/exercise/fitness programs
- Dental procedures not medically necessary
- Diaper service
- Distilled water bought to avoid drinking fluoridated city water

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INELIGIBLE EXPENSES

- Divorce expenses, even if recommended by doctor or psychiatrist
- Domestic help who provides service of non-medical nature
- Electrolysis (unless medically necessary)
- Personal trainers or exercise equipment
- Hair loss medication
- Hair transplant (unless medically necessary)
- Health club dues
- Installation of power steering in a car
- Insurance premiums and interest
- Long-term care premiums
- Marriage counseling provided by clergy
- Maternity clothes
- Mechanical exercise device not specifically prescribed by a physician
- Mobile telephone used for personal calls, as well as calls to physician
- Nursemaid or practical nurse who renders care to healthy infant/child
- Physical treatments unrelated to a specific health problem
- Premiums for insurance against loss of income, loss of life, limb or sight
- Psychoanalysis undertaken to satisfy the curriculum requirements of a student
- Qualified long-term care services
- Religious cult de-programming
- Special foods taken as a substitute for a regular diet when the special diet is not medically necessary or taxpayer cannot show cost in excess of cost of normal
- Swimming lessons
- Teeth whitening/bleaching
- Toiletries/cosmetics and sundry items
- Union dues for sick benefits for members
- Vacuum cleaner for a person with dust allergy
- Vitamins or nutritional/dietary supplements
- Warranty plan and/or service charge
- Weight loss program, unless prescribed by a physician for a specific disease