

Common FSA eligible/ ineligible expenses



Using a flexible spending account (FSA) is a great way to pay for eligible expenses with income tax-free dollars.

The following lists are not all-inclusive but will highlight some common eligible expenses for your health care FSA, limited purpose FSA or dependent care FSA. The Internal Revenue Service (IRS) decides which expenses can be paid from an FSA, and they can modify the list at any time. Be sure to review your benefit plan documents to learn what expenses are eligible for reimbursement under your specific plan.

If you are currently participating in a high-deductible health plan (HDHP) and are contributing to a health savings account (HSA), you may also participate in a limited purpose FSA. Expenses are limited to dental and vision expenses identified with an asterisk (*) in the list below.

Common eligible health care expenses

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth*
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions*
- Crutches
- Dental treatments including X-rays, cleanings, fillings, sealants, braces and tooth removals*
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (Rx and reading)*
- Fluoride treatments*
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery*
- Medical alert bracelet
- Medical records charges
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics*
- Orthotic Inserts (custom or off the shelf)
- (Certain) over-the-counter drugs and medications
- Physical therapy
- Special education services for learning disabilities (recommended by a doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam*
- Walker, cane
- Wheelchair



Managing your FSA is simple

It's easy to manage your account online. Simply register at optumfinancial.com to:

- Sign up to receive email notifications
- Sign up for direct deposit
- Check your account balance
- Submit claims and receipts for reimbursement
- View your recent transactions

With an Optum Financial FSA, you have the tools and resources to make the most of your health care dollars.

We're everywhere you go

The Optum Financial mobile app is the most convenient way to check your balance, submit and review claims, and receive messages — even when you're in line at the pharmacy. You can snap a photo of a receipt using your device's camera and upload it to your account to document your claim.



Common over-the-counter (OTC) medicines

Many over-the-counter medicines and drugs as well as medical supplies may be eligible for reimbursement with a health care FSA. Examples include but are not limited to:

- Acid controllers
- Acne medicine
- Anti-gas products
- Allergy and sinus medicine
- Anti-diarrheal medicine
- Baby rash ointments/creams
- Bandages, adhesive or elastic
- Braces and supports
- Breast pumps
- Blood pressure monitors
- Catheters
- Cold and flu medicine
- Cold packs/hot packs
- Contact lens solution and supplies*
- Contraceptives
- Crutches
- Denture adhesives*
- Diagnostic tests and monitors (such as blood glucose monitors)
- Elastic bandages and wraps
- Eye care*
- Feminine antifungal or anti-itch products
- First-aid supplies
- Hemorrhoid treatments
- Laxatives or stool softeners
- Menstrual care products
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Ostomy products
- Pain relievers, such as aspirin or ibuprofen
- Pregnancy test kits
- Sleep aids
- Stomach remedies
- Sunscreen
- Thermometers
- Walkers, wheelchairs and canes

Services that may be eligible with a letter of medical necessity form completed

This list is not all-inclusive:

- Weight-loss program, only if it is a treatment for a specific disease diagnosed by a physician (e.g., obesity, hypertension, heart disease)
- Compression hosiery/socks, anti-embolism socks or hose
- Massage treatment for specific ailment or diagnosis
- CPR classes for adult or child
- Improvements or special equipment added to a home or other capital expenditures for a physically handicapped person
- Toothbrushes (including electric) and toothpaste



-
- The IRS publishes information on FSAs and eligible medical expenses. Visit [irs.gov](https://www.irs.gov) and search for Publication 502 or 969 to learn more.
 - View your account information at optumfinancial.com
-

Ineligible expenses

Listed below are some services and expenses that are not qualified for FSA reimbursement. This list is not all-inclusive:

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement
- Cosmetics and skin care
- Cotton swabs
- Dental floss
- Deodorants
- Hair re-growth supplies and/or services
- Health club membership dues
- Humidifier
- Lotion
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Spa salts

Qualified dependent care expenses

- Au pair services
- Babysitting services
- Before- and after-school programs
- Custodial or eldercare expenses, in-home or daycare center (not medical care)
- Nursery school
- Pre-kindergarten
- Summer day camp (not educational in nature)

Ineligible dependent care expenses

- Clothing
- Food/meals
- Kindergarten and higher education/tuition expenses
- Overnight camp



Flexible spending accounts/arrangements (FSAs), health reimbursement accounts/arrangements (HRAs), dependent care assistance programs (DCAPs), Transit and Parking Programs, Adoption and Surrogacy Assistance, Tuition Reimbursement Programs, Wellness Programs, and Lifestyle Reimbursement Programs are administered on behalf of your plan sponsor by Optum Financial and are subject to eligibility and restrictions. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations and the design of your plan are subject to change.