Eligible Flexible Spending Account Expense Examples

There are hundreds of eligible expenses for your FSA funds, including prescriptions, some over-the-counter items, health insurance deductibles, and coinsurance. FSA funds may even be used for eligible expenses for your spouse or tax dependents.

| • Acupuncture                     | • Dentures  | • Obstetrical expenses |
| • Alcoholism treatment            | • Diagnostic services | • Organ transplant |
| • Ambulance                       | • Drug addiction treatment | • Orthodontia (not for cosmetic reasons) |
| • Artificial limb                 | • Eye examination | • Oxygen |
| • Automobile modifications for a physically handicapped person | • Eye glasses & related materials | • Physical exam |
| • Birth control pills             | • Fertility treatment | • Physical therapy |
| • Blood pressure monitoring device | • Flu shot | • Prescription drugs |
| • Braille books & magazines (above the cost of regular printed material) | • Guide dog or other animal aide | • Psychiatric care |
| • Chiropractic care               | • Hearing aids | • Smoking cessation program |
| • Contact lenses & related materials | • Hospital services | • Surgery |
| • Crutches                        | • Immunization | • Transportation for medical care |
| • Dental treatment                | • Insulin     | • Weight loss program to necessary to treat obesity |

Use your Flexible Spending Account for hundreds of qualified expenses.

Ineligible FSA Expense Examples

These items are never eligible for tax-free purchase with FSA funds.

| • Cobra premiums                  | • Fitness programs | • Long-term care premiums |
| • Concierge service fees (billed for future services; no treatment actually provided) | • Hair transplants  | • Maternity clothes |
| • Cosmetic surgery                | • Household help   | • Retiree medical insurance premiums |
| • Exercise equipment              | • Illegal operations and treatments | • Teeth whitening |
Eligible Over-the-Counter FSA Expense Examples

Many over-the-counter (OTC) items are eligible for purchase with your account funds.

<table>
<thead>
<tr>
<th>Eligible without a Prescription – Insulin, testing, and other non-medicinal health items are available without a prescription, letter of medical necessity, or doctor’s directive. Examples include:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Band aids</td>
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<tr>
<td>- Birth control devices</td>
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<tr>
<td>- Braces &amp; supports</td>
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<tr>
<td>- Catheters</td>
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<tr>
<td>- Contact lens supplies &amp; solutions</td>
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<tr>
<td>- Denture adhesives</td>
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<tr>
<td>- Diagnostic tests &amp; monitors</td>
</tr>
<tr>
<td>- First aid supplies</td>
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<tr>
<td>- Insulin &amp; diabetic supplies</td>
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<td>- Ostomy products</td>
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<tr>
<td>- Reading glasses</td>
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<tr>
<td>- Sunscreen &amp; sun block (SPF 15+, broad spectrum)</td>
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<tr>
<td>- Wheelchairs, walkers, canes</td>
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</tbody>
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<tr>
<th>Eligible with a Prescription* – OTC items that contain a drug or medication require a prescription in order to be reimbursed. Examples include:</th>
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<tbody>
<tr>
<td>- Acid controllers</td>
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<tr>
<td>- Allergy &amp; sinus medicine</td>
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<tr>
<td>- Antibiotics</td>
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<tr>
<td>- Anti-diarrheals</td>
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<tr>
<td>- Anti-gas products</td>
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<tr>
<td>- Anti-itch &amp; insect bite</td>
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<tr>
<td>- Anti-parasitic treatments</td>
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<tr>
<td>- Baby rash ointments/creams</td>
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<tr>
<td>- Cold sore remedies</td>
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<tr>
<td>- Cough, cold &amp; flu treatments</td>
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<tr>
<td>- Digestive aids</td>
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<tr>
<td>- Feminine anti-fungal/anti-itch</td>
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<tr>
<td>- Hemorrhoidal preps</td>
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<tr>
<td>- Laxatives</td>
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<tr>
<td>- Motion sickness</td>
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<tr>
<td>- Pain relievers</td>
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<tr>
<td>- Respiratory treatments</td>
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<tr>
<td>- Sleep aids &amp; sedatives</td>
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<tr>
<td>- Stomach remedies</td>
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</tbody>
</table>

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<tr>
<th>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:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Dietary and weight loss supplements</td>
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<tr>
<td>- Fiber supplements</td>
</tr>
<tr>
<td>- Orthopedic shoes and inserts</td>
</tr>
<tr>
<td>- Snoring cessation aids</td>
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<tr>
<td>- Vitamins and herbal supplements</td>
</tr>
</tbody>
</table>

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<tr>
<th>Expenses that are NOT Eligible – OTC items merely beneficial to general health or for cosmetic reasons are not eligible. Examples include:</th>
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<tbody>
<tr>
<td>- Cosmetics</td>
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<tr>
<td>- Denture supplies</td>
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<tr>
<td>- Deodorant</td>
</tr>
<tr>
<td>- Moisturizers and wrinkle creams</td>
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<tr>
<td>- Toothpaste, toothbrushes and mouth wash</td>
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<tr>
<td>- Tooth whitening products</td>
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</tbody>
</table>

*A “prescription” means a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state.