

Flexible Spending Account –

Health Care Eligible Expenses



Eligible FSA Expenses

There are hundreds of eligible FSA expenses, including prescriptions, certain over-the-counter products, doctor office co-pays, health insurance deductibles, and coinsurance. FSA funds may even be used for eligible expenses for your spouse or dependents (including expenses incurred for the health care of an employee's child who has not attained age 27 as of the end of the taxable year). Following is a condensed list of eligible health care expenses.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Automobile modifications for a physically handicapped person
- Birth control pills
- Blood pressure monitoring device
- Braille books & magazines (above the cost of regular printed material)
- Chiropractic care
- Christian Science Practitioner
- Contact lenses & related material
- Crutches
- Dental treatment
- Dentures
- Diagnostic services
- Drug addiction treatment
- Eye examination
- Eye glasses & related materials
- Fertility treatment
- Flu Shot
- Guide Dog or other animal aide
- Hearing aides
- Hospital services
- Immunization
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical testing device
- Nursing services
- Obstetrical expenses
- Organ transplant
- Orthodontia (not for cosmetic reasons)
- Over-the-counter products (see separate list for details)
- Oxygen
- Physical exam
- Physical therapy
- Prescription drugs
- Psychiatric care
- Smoking cessation program
- Surgery
- Transportation for medical care
- Weight loss program to treat obesity (requires MD prescription)
- Wheelchair

You can use your Flexible Spending Account for hundreds of qualified expenses.

Ineligible FSA Expenses

These expenses are not FSA eligible.

- Cosmetic surgery
- Electrolysis or hair removal
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Illegal operations and treatments
- Insurance premiums
- Long-term care premiums
- Maternity clothes
- Retiree medical insurance premiums
- Teeth whitening

Dependent Care Account –

Eligible Expenses



Eligible Dependent Care Account Expenses

Dependent Care Accounts cover care costs for your eligible dependents while you are at work.

- Before school or after school care (other than tuition)
- Custodial care for dependent adults
- Licensed day care centers
- Nursery schools or pre-schools
- Care of an incapacitated adult who lives with you at least eight hours a day
- Child care at a day camp, nursery school, or by a private sitter
- Summer or holiday day camps

Ineligible Dependent Care Account Expenses

These items are never eligible under a Dependent Care Account.

- Expenses for children 13 and older
- Educational expenses including kindergarten or private school tuition fees
- Amounts paid for food, clothing, field trips, and entertainment
- Overnight camp expenses
- Registration fees
- Care for dependent while sick employee stays home
- Late payment fees
- Payment for services not yet provided (payment in advance)
- Medical care



Dependent Care Accounts reimburse for dependent care expenses incurred during working hours.