

KNOW YOUR BENEFITS.



Flexible Spending Account Ineligible Expenses

A health care reimbursement flexible spending account (FSA) lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars.

The Internal Revenue Service (IRS) defines medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body.

The included in the following list are examples of products and services that are **NOT eligible for reimbursement** under an FSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses.

Please note that this list is not all-inclusive, and it is subject to change.

- Babysitting, child care and nursing services for a normal, healthy baby
- Controlled substances
- Cosmetic surgery

- Dancing lessons
- Diapers or diaper service
- Electrolysis or hair removal
- Funeral expenses
- Future medical care (except advance payments for lifetime care, or long-term care)
- Hair transplant
- Health club dues
- Health coverage tax credit
- Household help
- Illegal operations or treatments
- Insurance premiums
- Maternity clothes
- Medication from other countries
- Nonprescription drugs and medicine, except insulin (over-the-counter medicine is eligible for reimbursement with a prescription)
- Nutritional supplements, unless recommended by a medical practitioner as treatment for a specific medical condition
- Personal use items (e.g., toothbrush, toothpaste, dental floss)
- Swimming lessons
- Teeth whitening
- Veterinary fees

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- Weight-loss program (unless for a specific disease diagnosed by a physician)

Source:

www.irs.gov/publications/p502/ar02.html#en_US_publink1000178947

A photograph of an office environment. In the foreground, a man in a light-colored button-down shirt is leaning forward, looking towards the right. Behind him, another man with glasses is looking at a computer monitor. In the background, a woman is visible at a desk. The scene is brightly lit and appears to be a collaborative work space.

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