

Common FSA eligible/ineligible expenses



This document can be used to help you determine which expenses may be eligible for reimbursement under your health or dependent care flexible spending account (FSA).

Please note: the following lists are not all-inclusive. 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 an HSA, you may also participate in a **Limited Purpose Health FSA**. Expenses are limited to dental and vision expenses identified with an * 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 co-pays
- 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)
- Over-the-counter medicines and drugs, if prescribed by a doctor (see more information below)
- 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

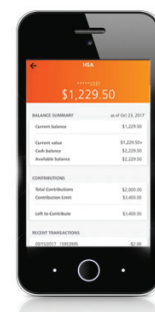
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- Check your account balance
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With an Optum Bank® FSA, you have the tools and resources to make the most of your health care dollars.

We're everywhere you go

The Optum Bank 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 (requiring a prescription)

Over-the-counter (OTC) medicines and drugs may only be eligible for FSA reimbursement if you have a valid prescription. These include, but are not limited to:

- Acid controllers
- Acne medicine
- Aids for indigestion
- Allergy and sinus medicine
- Anti-diarrheal medicine
- Baby rash ointment
- Cold and flu medicine
- Eye drops*
- Feminine antifungal or anti-itch products
- Hemorrhoid treatment
- Laxatives or stool softeners
- Lice treatments
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Pain relievers, such as aspirin or ibuprofen
- Sleep aids
- Stomach remedies

Common OTC supplies (not requiring a prescription)

Many OTC medical supplies may be eligible for reimbursement from a health FSA, and no prescription is required. Examples include, but are not limited to:

- Bandages, adhesive or elastic (such as blood glucose monitors)
- Braces and supports
- Breast pump
- Blood pressure monitor
- Catheters
- Condoms
- Contact lens solution and supplies*
- Cold packs/hot packs
- Crutches
- Denture adhesives*
- Diagnostic tests and monitors
- Elastic bandages and wraps
- First-aid supplies
- Motion sickness wristbands
- Ostomy products
- Pregnancy test kits
- 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) to learn more.
- View your account information at optumbank.com

Ineligible expenses

Listed below are some services and expenses that are not eligible 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

Eligible 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 (FSAs), dependent care assistance programs (DCAPs) are administered on behalf of your plan sponsor by Optum Financial, Inc. ("Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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