

## Know Your Health Care FSA Eligible Expenses

### Maximize the Value of Your FSA

*Your Health Care Flexible Spending Account (FSA) dollars can be used for a variety of out-of-pocket medical, dental, vision and prescription expenses. The following list is not meant to be all inclusive nor does it guarantee reimbursement. Please refer to Publication 502 of the Internal Revenue Code for a detailed list of eligible expenses or contact General Agency at 989-773-6981 or 800-589-6982.*

- **Dental Services**
  - Crowns/Bridge
  - Dental X-Rays
  - Dentures
  - Exams/Teeth Cleanings
  - Extractions
  - Fillings
  - Gum Treatments
  - Oral Surgery
  - Orthodontia/Braces
  - Periodontal Services
- **Insurance-Related Items**
  - Copays
  - Coinsurance
  - Deductibles
- **Lab Exams/Test**
  - Blood & Metabolism Tests
  - Body Scans
  - Cardiographs
  - Diagnostic Fees
  - Laboratory Fees
  - Spinal Fluid Tests
  - Urine/Stool Analysis
  - X-Rays
- **Medications**
  - Insulin
  - Prescribed Birth Control
  - Prescribed Vitamins\*
  - Prescription Drugs\*
- **Obstetrics**
  - Doulas\*
  - Lamaze Class
  - OB/GYN Exams
  - OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
  - Pre- and Postnatal Treatments
- **Other Medical Treatments/Procedures**
  - Acupuncture
  - Alcoholism (inpatient treatment/outpatient care)
  - Chiropractor Services
  - Drug Addiction (inpatient treatment)
  - Hair Loss Treatment\*
  - Hearing exams
  - Hospital Services
  - Infertility
  - Lactation Consultant\*
  - In-vitro Fertilization
  - Norplant Insertion or Removal
  - Patterning Exercises
  - Physical Examination (not employment related)
  - Physical Therapy
  - Reconstructive Surgery (due to a congenital defect, accident or medical treatment)
  - Sterilization & Reversals
  - Transplants (including organ donor)
  - Vaccinations and Immunizations
  - Vasectomy and Vasectomy Reversals
  - Well Baby Care
- **Other Medical Supplies/Services**
  - Abdominal/Back Supports
  - Air Purification Equipment\*
  - Ambulance Services
  - Arches & Orthotic Inserts
  - Baby Formula – Special\*
  - Breast Pumps/Lactation Supplies
  - Contact Lens Solution & Cleaners
  - Contraceptives
  - Counseling (except for marriage & family)
  - Crutches
  - Exercise Equipment\*/Programs\*
  - Guide Dog (for visually/hearing impaired)
  - Hearings Aids & Batteries
  - Hospital Bed\*
  - Insulin Supplies
  - Learning Disability (special teacher/school)
  - Lead Paint Removal (poisoned child)
  - Mastectomy Bras & Clothing
  - Mattresses\*

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Medic Alert Bracelet or Necklace  
Medical Miles, Tolls & Parking  
Nebulizers  
Orthopedic Shoes\*  
Oxygen & Oxygen Equipment\*  
Pregnancy Tests  
Pre-natal Vitamins  
Prosthesis  
Rubbing Alcohol  
Splints/Casts  
Suntan Lotion/Sunscreen > SPF 14  
Syringes  
Transportation Expenses (essential to medical care)  
Walkers  
Wheelchair  
Wigs (hair loss due to disease)

▪ **Practitioners**

Allergist  
Chiropractor  
Christian Science Practitioner  
Dermatologist  
Homeopath  
Naturopath\*  
Optometrist  
Osteopath  
Physician  
Psychiatrist or Psychologist

▪ **Therapy**

Hypnosis  
Massage\*  
Occupational  
Physical  
Smoking Cessation Programs\*  
Speech  
Weight Loss Programs\*

▪ **Vision Expenses**

Contact Lenses  
Contact Lens Solution  
Eye Examinations  
Eyeglasses  
Laser Eye Surgeries  
Prescription Sunglasses  
Radial Keratotomy/LASIK  
Reading Glasses

▪ **Eligible with Doctor's Prescription**

**Important note about over-the-counter (OTC) drug reimbursements:** The IRS does not allow FSA funds to be used for over-the-counter (OTC) medicines without a prescription. We encourage you to ask your doctor if s/he can write a prescription for OTC medications or supplies that you frequently need to utilize; than you can use your FSA to pay for these items.

Allergy Medicines  
Antihistamines  
Analgesics  
Antacids  
Anti-Diarrhea Medications  
Anti-Itch Medications  
Anti-Nausea Medications  
Aspirin  
Athletes Foot Creams & Powders  
Cold Sore Remedies  
Cough Drops  
Cough Syrups  
Decongestants  
Eye Drops  
Fever Reducers  
First Aid Cream  
Digestive Tract Relief Medications  
Flu & Cold Medications  
Hemorrhoid Medications  
Laxatives  
Menstrual Cycle Products  
Motion Sickness Pills  
Muscle/Joint Pain Relievers  
Nasal Sinus Sprays  
Nicotine Gum/Patches  
Pain Relievers  
Pedialyte  
Retin A (non-cosmetic)  
Sinus Medications  
Sleeping Aids  
Smoking Cessation Products  
Sore Throat Sprays  
Special Ointments/Burn Ointments  
Throat Lozenges  
Vapor Rubs  
Weight Loss Drugs (to treat a specific disease)  
Yeast Infection Treatments

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- **Eligible Over-the-Counter Items**
  - Antiseptics, Wound Cleaners
  - Baby Electrolytes
  - Contact Lens Care
  - Denture Adhesives, Repair & Cleansers
  - Diabetes Testing and Aids
  - Diagnostic Products – thermometer, blood pressure monitors, cholesterol testing
  - Elastics/Athletic Treatments
  - First Aid Dressings & Supplies
  - Hearing Aid/Medical Batteries
  - Incontinence Products
  - Pregnancy & Ovulation Kits
  - Reading Glasses & Maintenance Accessories
  
- **Ineligible Health Care FSA Expenses**
  - Baby-Sitting
  - Canceled Appointment Fees
  - Chapstick/Lip Balm
  - Contact Lens Insurance
  - Cosmetics
  - Cosmetic Surgery/Procedures
  - Dance/Exercise/Fitness Programs
  - Diaper Service
  - Electrolysis
  - Exercise Equipment
  - Eyeglass Insurance
  - Face Cream
  - Feminine Hygiene Products
  - Hair Loss Medications
  - Hair Transplant
  - Health Club Dues
  - Illegal Operation or Treatments
  - Insurance Premiums
  - Long Term Care Premiums
  - Marriage or Family Counseling
  - Massage Therapy\*
  - Maternity Clothes
  - Mattresses
  - Meals that are not part of inpatient care
  - Moisturizers
  - Nutritional Supplements\*
  - Personal Trainer
  - Prescription Drug Discount Programs
  - Prescription Drugs for Hair Loss
  - Provider Discounts
  - Rogaine
  - Shampoos/Soaps
  - Special Foods\*
  - Suntan Lotion/Sunscreen (less than SPF15)
  - Supplements for General Health\*
  - Swimming Lessons
  - Teeth Whitening/Bleaching
  - Toiletries
  - Toothbrushes (including battery operated)
  - Toothpaste
  - Vision Discount Program Premiums
  - Vitamins for General Health\*
  - Weight Loss Programs (general health)\*

*\*Potentially eligible expenses that require a note of medical necessity from your health care provider to qualify for reimbursement. For additional information, please contact The General Agency at 989-773-6981 or 800-589-6982 or e-mail them at [benefits@ga-ins.com](mailto:benefits@ga-ins.com).*