



Eligible FSA Expenses

Sample Eligible FSA Expenses

The following are eligible for tax-free purchase with your FSA funds.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Automobile modifications for 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 materials
- 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 aids
- 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 medications (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
- Wheelchair

Sample Expenses that are NOT Eligible for FSA Funds

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

- Cosmetic surgery
- COBRA premiums
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Household help
- Illegal operations and treatments
- Insurance premiums
- Long-term care premiums
- Maternity clothes
- Retiree medical insurance premiums
- Teeth whitening
- Vitamins





Eligible Over-the-Counter Expenses

Your FSA can also be used for some over-the-counter (OTC) medications.

Sample Eligible Over-the-Counter Expenses

These OTC items are eligible for purchase with your FSA funds.

- Acne medications
- Allergy prevention/treatments
- Anesthetic mouth gels and rinses
- Antacids and acid reducers
- Anti-itch creams
- Antiseptics
- Bandages and dressings
- Cold and flu medicines
- Cold sore remedies
- Contact lens solutions
- Decongestants
- Eye drops
- Eye patches
- Oral pain relievers
- Pain and fever relievers
- Prenatal vitamins
- Reading glasses
- Sinus medications
- Smoking cessation products
- Sunburn creams/sun block
- Wart and corn removers



Sample Over-the-Counter Expenses that are NOT Eligible

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

- Cosmetics
- Denture supplies
- Deodorant
- Moisturizers and wrinkle creams
- Sun tan lotions
- Toothpaste, toothbrushes and mouth wash
- Tooth whitening products
- Vitamins taken to improve overall health



The "Maybe" List

These products have more than one purpose and may be eligible if prescribed by a doctor for a specific condition or disease.

- Fiber supplements
- Herbal supplements
- Orthopedic shoe inserts
- Snoring cessation aids
- Weight loss and dietary supplements



Eligible Dependent Care Expenses

DCAP funds cover care costs for your eligible dependents while you are at work. Remember to use your funds by the end of your plan year; IRS rules require that you forfeit any money deposited in a DCAP account that is not spent.

Dependent Care Expenses that CAN Be Reimbursed Through a DCAP

Please note: Expenses must be for dependent care provided during working hours.

- Before school or after school care (other than tuition expenses)
- Custodial care for dependent adults
- Licensed day care centers
- Nursery schools or pre-schools
- Placement fees for a dependent care provider, such as an au pair
- 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
- Late pick-up fees
- Summer or holiday day camps

Dependent Care Expenses that CANNOT Be Reimbursed Through a DCAP

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

