

KNOW YOUR BENEFITS.



Flexible Spending Account Ineligible Expenses

Your 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 your 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



This Know Your Benefits article is provided by Omega Benefit Strategies and is to be used for informational purposes only and is not intended to replace the advice of an insurance professional. Visit us at www.omegabenefitstrategies.com. All rights reserved.

Flexible Spending Account Ineligible Expenses

- Teeth whitening
- Veterinary fees
- Weight-loss program (unless for a specific disease diagnosed by a physician)

Source:

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



**KNOW
YOUR
BENEFITS.**