Allowable Expenditures from Your Flexible Spending Account (FSA)

An FSA reimburses the employee for medical care expenses (as defined in Section 125) incurred by the employee or by the employee’s spouse or dependents and provides reimbursement up to a maximum dollar amount. To be an eligible expense for medical care, the expense has to be “primarily” for the prevention or alleviation of a physical or mental defect or illness.

- Acupuncture
- Alcoholism Treatment
- Ambulance
- Artificial Teeth
- Artificial Limb
- Bandages
- Birth Control Pills (by prescription)
- Breast Reconstruction Surgery (mastectomy)
- Certain Capital Expenses (for the disabled)
- Chiropractors
- COBRA Premiums
- Contact Lenses
- Cosmetic Surgery (if due to trauma or disease)
- Crutches
- Dental Treatment
- Dermatologist
- Diagnostic Devices
- Disabled Dependent Care Expenses
- Drug Addiction Treatment (inpatient)
- Drugs (prescription)
- Eyeglasses
- Fertility Enhancement
- Guide Dog
- Gynecologist
- Health Institute (if prescribed by physician)
- Hearing Aids
- Home Care
- Hospital Services
- Laboratory Fees
- Lasik Surgery
- Learning Disability Fees (prescription)
- Life-Care Fees
- Lodging (for out-patient treatment; maximums apply)
- Meals (associated with travel for medical care; maximums apply)
- Medical Conferences (for ill spouse/dependent)
- Medicare Deductibles
- Medicare Premiums
- Obstetrician
- Operating Room Costs
- Operations-surgical
- Ophthalmologist
- Optician
- Optometrist
- Organ Transplant
- Orthodontia
- Orthopedic Shoes
- Orthopedist
- Osteopath
- Over-the-Counter Medicines
- Oxygen and Equipment
- PSA Test
- Pediatrician
- Personal Care Services (for chronically ill)
- Podiatrist
- Post-Nasal Treatments
- Prenatal Care
- Prescription Medicines
- Prosthesis
- Psychiatric Care
- Psychiatrist
- Psychologist
- Psychoanalyst
- Radium Treatment
- Smoking Cessation Programs
- Special Education for Children (disabled)
- Specialists
- Splints
- Surgeon
- Transportation Expenses for Health Care Treatment
- Vaccines
- Weight Loss Programs (cost of meals not reimbursable)
- Wig (hair loss from disease)
Non-Allowable Expenditures from Your Flexible Spending Account (FSA)

- Advance Payment for Future Medical Expenses
- Automobile Insurance Premium
- Boarding School Fees
- Bottled Water
- Controlled Substances
- Cosmetics and Hygiene Products
- Dancing Lessons
- Diaper Service
- Domestic Help
- Electrolysis or Hair Removal
- Funeral Expenses
- Hair Transplants
- Health Programs at Resorts, Health Clubs and Gyms
- Household Help
- Illegal Operations and Treatments
- Illegally Procured Drugs
- Maternity Clothes
- Meals Associated with Weight Loss Programs
- Medigap Premiums
- Premiums for Life or Disability Insurance
- Scientology Counseling
- Social Activities
- Special Foods/Beverages
- Swimming Lessons
- Teeth Whitening
- Travel for General Health Improvement
- Tuition in a Particular School for Problem Children