

Guide to Limited Flexible Spending Accounts

A Limited Flexible Spending Account (LFSA) allows you to purchase eligible out-of-pocket dental, vision and/or preventive care expenses with pre-tax dollars. You save money because you don't pay taxes on the money you set aside. It's a great perk from your employer and it will save you money.

Eligible Expenses		
Dental	Vision	Preventive
<ul style="list-style-type: none"> Dental Treatment 	<ul style="list-style-type: none"> Vision Correction Procedures (i.e., Lasik) 	<ul style="list-style-type: none"> Annual Physicals
<ul style="list-style-type: none"> Dental Co-insurance/ Co-pays/Deductible 	<ul style="list-style-type: none"> Eye Exams 	<ul style="list-style-type: none"> Screenings (i.e., Lifestylene)
<ul style="list-style-type: none"> Cleanings 	<ul style="list-style-type: none"> Prescription Glasses and Sunglasses 	<ul style="list-style-type: none"> Tobacco Cessation Programs
<ul style="list-style-type: none"> Fillings 	<ul style="list-style-type: none"> Contact Lenses 	<ul style="list-style-type: none"> Obesity Weight Loss Programs
<ul style="list-style-type: none"> Crowns 	<ul style="list-style-type: none"> Contact Solutions/Cleaning Products 	<ul style="list-style-type: none"> Immunizations
<ul style="list-style-type: none"> Orthodontics 	<ul style="list-style-type: none"> Vision Screenings 	<ul style="list-style-type: none"> Birth Control
<ul style="list-style-type: none"> Dentures 	<ul style="list-style-type: none"> Refractions 	<ul style="list-style-type: none"> Flu Shots
<ul style="list-style-type: none"> Denture Adhesive and Cleaners 	<ul style="list-style-type: none"> Eye Drops 	<ul style="list-style-type: none"> Well Child /Prenatal Visits

*Preventative care generally does not include any service or benefit intended to treat an existing illness, injury, or condition.

Ineligible Expenses
<ul style="list-style-type: none"> Medical Co-insurance/Co-pays/Deductible
<ul style="list-style-type: none"> Medical Expenses
<ul style="list-style-type: none"> Mental Health Expenses
<ul style="list-style-type: none"> Chiropractic Expenses
<ul style="list-style-type: none"> Cosmetic Services
<ul style="list-style-type: none"> Most Over-the-Counter Drugs
<ul style="list-style-type: none"> Prescription Co-Insurance/Co-pays
<ul style="list-style-type: none"> Toothbrushes
<ul style="list-style-type: none"> Insurance Premiums

For a more comprehensive list, please visit the Eligible Expense List (Limited Medical Savings Account) on our website. If you have questions, please contact us.

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