

Limited Medical FSA Expense Eligibility List

The following is a summary of common expenses claimed against Limited Medical Spending Accounts (LMSAs). Due to frequent updates to the regulations governing FSAs, this list does not guarantee reimbursement, but instead is to be utilized as a guide for the submission of claims. A definition of eligibility is as follows (all expenses are assumed to have been incurred during the active plan year):

Yes: The expense is eligible for reimbursement.

No: The expense is not eligible for reimbursement under any circumstance.

Potentially: The expense can be considered eligible provided certain conditions or criteria (as specified in the comments and special rules column) are satisfied.

Rx: The expense is eligible for reimbursement once a doctor's prescription has been obtained prior to purchase.

Expense	Eligible?	Comments and Special Rules
Airborne	Rx	
Annual checkups	Yes	Documentation must clearly show that the checkup is for preventative care and not for a disease, condition, or ailment.
Artificial teeth	Yes	
Birth control pills	Rx	
Blood pressure monitoring devices & kits	Yes	
Blood sugar test strips	Yes	
Body scans	Yes	MRIs and similar technologies are diagnostic services. See also Diagnostic items and services and Screening tests.
Bug spray	Rx	
Cancer screenings	Yes	Examples: breast cancer (e.g. mammogram), cervical cancer (e.g. pap smear), colorectal cancer, prostate cancer (e.g. PSA test), skin cancer, oral cancer, ovarian cancer, testicular cancer, thyroid cancer
Condoms	Yes	
Contact lenses, materials, and equipment	Yes	Contact lenses used solely for cosmetic purposes (e.g. to change one's eye color) do not qualify.
Corneal ring segments	Yes	
Crowns, dental	Yes	
Dental floss	No	
Dental implants	Yes	
Dental sealants	Yes	
Dental treatments	Yes	Exceptions include teeth whitening, veneers, and lumineers as they are considered cosmetic in nature and do not qualify.
Dentures and denture adhesives	Yes	
Denture brushes	No	
Denture cleaners	Yes	
Diagnostic items and services	Yes	Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions, psychological conditions, and cancer. See also Body scans; Blood pressure monitoring devices and kits; Blood sugar test strips.
Eye drops	Yes	Example: Visine

<u>Expense</u>	<u>Eligible?</u>	<u>Comments and Special Rules</u>
Eye examinations	Yes	
Eye glasses	Yes	In addition to prescription glasses, this also includes computer and reading glasses which may be purchased over-the-counter without a prescription. Eyeglass cleaning supplies, glasses cases, and repair kits are eligible as well.
Flu shots	Yes	
Health screenings	Yes	
Heart and vascular disease screenings	Yes	Examples: abdominal aortic aneurysm, carotid artery stenosis, coronary heart disease, cholesterol lowering medications, hemoglobinopathies, hypertension, lipid disorders
Immunizations	Yes	
Infectious disease screenings	Yes	Examples: bacteriuria, chlamydia, gonorrhea, hepatitis B & C, human immunodeficiency virus (HIV), syphilis, tuberculosis
Laser eye surgery; Lasik	Yes	
Lifeline screenings	Yes	
Mental health conditions and substance abuse screenings	Yes	Examples: anemia (iron deficiency), dental and periodontal disease, diabetes, obesity in adults, thyroid disease
Mileage on eligible LMSA expenses	Yes	
“Morning-after” contraceptive pills	Rx	
Mouthwash	No	
Musculoskeletal disorders screenings	Yes	Examples: osteoporosis
Nicotine gum or patches	Rx	Examples: Nicorette, Nicoderm
Norplant, insertion or removal	Yes	
Obstetric and gynecologic conditions screenings	Yes	Examples: bacterial vaginosis in pregnancy, gestational diabetes mellitus, home uterine activity monitoring, neural tube defects, preeclampsia, rh incompatibility, rubella, ultrasonography in pregnancy
Occlusal guards	Yes	
Orthodontia	Yes	
Pediatric conditions screenings	Yes	Examples: child development delay, congenital hypothyroidism, lead levels in childhood and pregnancy, phenylketonuria, scoliosis
Physical exams	Yes	Documentation must clearly show that the exam is for preventative care and not for a disease, condition or ailment. This does not include sports exams or any other physicals related to employment (e.g. D.O.T.).
Refractions	Yes	
Prescription drugs	Potentially	Prescription drugs are only eligible if they prevent the onset of a condition for which has developed risk factors. Participants must notate that the drugs are preventative to ensure the claim is processed properly.
Prescription drug discount programs	No	Fees for discounts on drugs are not considered medical care.
Safety glasses	Potentially	Will not qualify unless lenses are prescription.
Screening tests	Yes	Will qualify if the tests are used for medical diagnoses. Examples include hearing, vision, and cholesterol screenings.

Expense	Eligible?	Comments and Special Rules
Shipping and handling fees on eligible LMSA expenses	Yes	
Smoking-cessation medications	Rx	Amounts paid for prescribed and OTC drugs used to stop smoking will qualify.
Smoking-cessation programs	Yes	Amounts paid for a stop-smoking program will qualify
Spermicidal foam	Rx	
Sterilization procedures	Yes	
Sunglasses	Potentially	Prescription sunglasses will qualify.
Sunglasses clip-ons	Rx	
Sunscreen	Rx	
Sun protective clothing	Rx	Clothing that offers 30 or higher UVA and UVB sun protection will qualify. The clothing is reimbursed for the difference between “normal” apparel and this specially-constructed clothing, up to 33% of the total cost. The receipt must show the purchase was from an accredited sun-protective company such as Solumbra or Coolibar.
Taxes on eligible LMSA expenses	Yes	
Teeth whitening	No	
Tobacco-cessation medications	Rx	
Teething pain relievers	Rx	Example: Orajel
Toothbrushes	No	Will not qualify even if a dentist recommends special ones (e.g. electronic or battery-powered to treat a medical condition like gingivitis. Toothbrushes are items that are used primarily to maintain general health, and a person would still use one even without the medical condition. Thus, they are not primarily for medical care.
Toothpaste	No	Will not qualify even if a dentist recommends a special one to treat a medical condition such as gingivitis. See also Toothbrushes .
Tubal ligation	Yes	
Vaccines	Yes	
Vasectomy	Yes	
Veneers	No	
Vision and hearing disorders screenings	Yes	Examples: glaucoma, hearing impairment in older adults, newborn hearing
Vision correction procedures	Yes	
Weight loss drugs	Potentially	Can qualify if prescribed by a doctor to prevent the onset of a disease. However, prevention of weight gain or maintenance of general health and/or well-being is not considered a disease and does not qualify.
Weight loss programs	Potentially	Can qualify if prescribed by a doctor to prevent the onset of a disease. However, prevention of weight gain or maintenance of general health and /or well being is not considered a disease and does not qualify.
Well child checks	Yes	Documentation must clearly show that the checkup is for preventative care and not for a disease, condition, or ailment.