

Flexible Spending Accounts: Eligible and Ineligible Expenses List

Health Care Spending Account

Eligible Expenses include:

- Annual Deductible
- Office Visit and other co-pays
- Prescription co-pays
- Contact Lenses
- Prescription sunglasses
- Dental fees
- Dentures
- Orthodontia*
- Acupuncture
- Adoption related medical costs
- Air conditioner filters for allergy relief
- Capital expenditures (home modifications for handicapped)
- Car modifications for handicapped
- Childbirth prep classes (mother only)
- Chiropractors
- Cosmetic Surgery (non-elective only)
- Crutches
- Deaf persons accessories (hearing aids, special schooling)

*** Note:** Orthodontia is handled differently than other FSA expenses. Two ways to use FSA: 1) Lump sum payment can be made once the services have started, even if future services cross over to the next plan year. 2) Payments can be made on a monthly basis. Both require documentation.

Ineligible Expenses include:

- Elective Cosmetic Surgery
- Cosmetic Dentistry
- Diapers or diaper service
- Finance charges
- Missed appointment fees
- Funeral Expenses
- Premiums: COBRA, long-term care, etc.
- Pre-payment for medical expenses

For more information:

Health Care Flexible Spending Accounts: go to www.irs.gov/publications/p502

Dependent Care Flexible Spending Accounts: go to www.irs.gov/publications/p503

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Dependent Care Spending Account

Eligible Expenses include:

- Services provided either inside or outside the home to care for a dependent child under age 13 or a disabled dependent to enable you to go to work.
- Services provided by anyone other than your spouse or a person listed as a dependent for income tax purposes or one of your children under the age of 19.
- Services may be provided at a child or adult care center, nursery, pre-school, before or after-school, or summer day camp.

Ineligible Expenses include:

- Care for a dependent child over age 13 (unless disabled)
- Overnight camp
- Babysitting that is not work-related
- Payments to an eligible dependent to babysit
- Lessons: music/dance/swimming
- Tuition for kindergarten and higher grades
- Long-term care services