



FSA Eligible Expenses

The lists below show how some common services, medicines and supplies are eligible for flexible spending account (FSA) reimbursement. Be sure to see your benefit plan documents to learn what expenses are eligible for reimbursement under your FSA. To access benefit plan documents, log onto your account at optumhealth.com.

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments including X-rays, cleanings, fillings, braces and tooth removals
- Doctor's office visits and procedures
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses and vision exams
- Fertility treatment
- Hearing aids and batteries
- Hospital services
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Over-the-counter medicines and drugs, if prescribed by a doctor (see more information below)
- Physical therapy
- Psychiatric care, if the expense is for mental health care provided by a psychiatrist, psychologist or other licensed professional
- Special education services, recommended by a doctor, for learning disabilities
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vasectomy
- Walker
- Weight-loss program, only if it is a treatment for a specific disease diagnosed by a physician
- Wheelchair

Over-the-counter medicines and drugs

Over-the-counter (OTC) medicines and drugs may only be eligible for FSA reimbursement if you have a valid prescription. OTC medicines and drugs include, but are not limited to:

- Acid controllers
- Acne medicine
- Aids for indigestion
- Allergy and sinus medicine
- Anti-diarrheal medicine
- Baby rash ointment
- Cold and flu medicine
- Eye drops
- Feminine antifungal or anti-itch products
- Hemorrhoid treatment
- Laxatives or stool softeners
- Lice treatments
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Pain relievers, such as aspirin or ibuprofen
- Sleep aids
- Stomach remedies

Managing your FSA is simple

With an Optum™ FSA, it's easy to use your account. Simply register at optumhealthfinancial.com to:

- check your account balance
- submit receipts
- file claims
- check messages
- view summary plan description
- confirm eligible expenses

With Optum, you have the tools and resources to make the most of your health care dollars.

Over-the-counter supplies

Many OTC medical supplies may be eligible for reimbursement from an FSA, and no prescription is required. Examples include:

- Bandages, adhesive or elastic
- Braces and supports
- Catheters
- Condoms
- Contact lens solution and supplies
- Crutches
- Dentures and denture adhesives
- Diagnostic tests and monitors (such as blood glucose monitors)
- Elastic bandages and wraps
- First-aid supplies
- Insulin
- Ostomy products
- Pregnancy tests
- Reading glasses
- Walkers, wheelchairs and canes

These are not the complete lists. The Internal Revenue Services (IRS) decides what expenses can be paid from an FSA, which also include, but are not limited to, deductibles, copayments and medications. The IRS can modify the list at any time.

These expenses aren't eligible

Here are some common services and expenses that are **not** eligible for FSA reimbursement:

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Feminine care
- Hair re-growth
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Toothbrushes

Your FSA is always close at hand

- For questions, simply call 1-800-243-5543, Monday – Friday 7 a.m.– 7 p.m. Central Time, to speak with our helpful customer care professionals.
 - The IRS publishes information on FSAs and eligible medical expenses. Visit [irs.gov](https://www.irs.gov).
 - If you have an iOS or Android smart phone or tablet computer, you can sign up on our website and to use our **Account Manager** mobile app as well.¹
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1. iOS and Android are both registered trademarks of their respective owners.

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