

Eligible Expenses Limited Use FSA



Eligible Limited Use FSA Expenses

When you have a Limited Use FSA, it covers eligible dental and vision expenses not covered by your health insurance. Common reimbursable expenses include:

- Artificial teeth and dentures
- Eye glasses
- Contact lenses
- Orthodontia (not for cosmetic reasons)
- Dental and vision examinations
- Some over-the-counter items (see list below for details)
- Vision correction surgery

Use your Limited Use Flexible Spending Account for dental and vision expenses.



Ineligible Limited Use FSA Expenses

Expenses merely beneficial to your general health or for cosmetic reasons are not reimbursable under the Limited Use FSA. **Your FSA also cannot be used for any medical expenses.**

- Cosmetic surgery
- Illegal operations and treatments
- Medical expenses
- Teeth whitening services or products
- Toothpaste, toothbrush and mouth wash

Eligible Over-the-Counter Expenses

Your Limited Use FSA can also be used for some over-the-counter (OTC) items. Some of these items require a prescription and some are considered “dual purpose” and are eligible only with a prescription, doctor’s directive or letter of medical necessity.

Eligible without a Prescription – Non-medicinal health items are available without a prescription, letter of medical necessity, or doctor’s directive. Examples include:

- Contact lens supplies & solutions
- Denture adhesives
- Reading glasses

Eligible with a Prescription* – OTC items that contain a drug or medication require a prescription in order to be reimbursed. Examples include:

- Cold sore remedies
- Medicated eye lubricants
- Oral numbing gels

*A “prescription” means a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state.