

KNOW YOUR EMPLOYEE BENEFITS

Benefit and insurance issues important to you - brought to you by the insurance specialists at: Brown and Brown Benefit Advisors.



Flexible Spending Account Ineligible Expenses*

IRS excludes items that promote general health

Your Health Care Reimbursement Flexible Spending Account (FSA) lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service (IRS) defines medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body. The included in the following list are examples of products and services that are NOT eligible for reimbursement under your FSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses. **Please note that this list is not all-inclusive, and is subject to change.**

- Controlled substances or illegal drugs
- Cosmetic surgery
- Dancing lessons
- Dental floss
- Diapers or diaper service
- Diet foods
- Electrolysis or hair removal
- Feminine hygiene products
- Hand sanitizer (if used for general health purposes)
- Health club dues (unless for specific medical condition)
- Illegal operations and treatments
- Insurance or COBRA premiums
- Late fees for medical bills or missed appointment fees
- Mattresses
- Medicines and drugs from other countries
- Nursing services for a baby
- Nutritional supplements or food (unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician)
- One-a-day vitamins
- Over-the-counter drugs purchased without a prescription (except insulin)
- Prescription discount programs
- Propecia® or Rogaine® (unless to treat a deformity arising from congenital abnormality)
- Safety glasses (unless prescribed)
- Swimming lessons
- Swimming pool maintenance (unless pool is strictly for medical care)
- Toiletries
- Transportation costs of disabled individual commuting to/from work
- Veterinary fees – except for the care of seeing- or hearing-impaired animals
- Vision discount programs
- Weight-loss program (unless prescribed – diet foods still do not qualify)
- YMCA day camp

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