Your Healthcare Flexible Spending Account (FSA)

Eligible expenses

Dental
- X-rays
- Dentures and bridges
- Exams and teeth cleaning
- Extractions and fillings
- Gum treatment
- Oral surgery
- Orthodontia and braces

Vision
- Eyeglasses and contact lenses
- Laser eye surgeries
- Prescription sunglasses
- Radial keratotomy/LASIK

Hearing
- Hearing devices and batteries
- Hearing examinations

Lab exams/tests
- Blood tests and metabolism tests
- Body scans
- Cardiographs
- Laboratory fees
- X-rays

Medical equipment/supplies
- Crutches and wheel chairs
- Hospital beds
- Medic alert bracelet or necklace
- Nebulizers
- Prosthesis
- Syringes
- Wigs*

Medical procedures/services
- Acupuncture
- Ambulance
- Hospital services
- Infertility treatment*
- Physical exams
- Service animals
- Vaccinations and immunizations

Medication
- Insulin
- Prescription drugs
- Weight loss drugs*

Obstetrics
- OB/GYN exams
- OB/GYN prepaid maternity fees
  (Reimbursable after date of birth)
- Pre and postnatal treatments

Practitioners
- Allergist
- Chiropractor
- Dermatologist
- Homeopath or naturopath*
- Osteopath
- Physician
- Psychiatrist or psychologist

Therapy
- Alcohol and drug addiction
- Counseling (not marital, financial or career)
- Massage*
- Occupational
- Physician, including licensed medical professional
- Speech
- Weight loss programs*

Healthcare FSA non-eligible expenses

- Contact lens or eyeglass insurance or discount programs
- Cosmetic surgery/procedures
- Diaper service
- Personal trainer
- Insurance premiums and interest
- Long-term care premiums
- Marriage counseling
- Maternity clothes
- Teeth bleaching or whitening
- Vitamins or nutritional supplements*

Important note

OTC medications and drugs without a doctor’s prescription are not reimbursable through the healthcare FSA. The prescription requirement only applies to OTC items that contain a medicine or drug (i.e., cold medicines, aspirins, acid controllers, allergy and sinus drugs, etc.).

Please note: Expenses marked with an asterisk (*) are “potentially eligible expenses” that require a Letter of Medical Necessity from your healthcare provider to qualify for reimbursement. This is not a complete listing. For more information, please visit www.irs.gov.
Dependent Care FSAs

Eligible expenses

Covered care includes the cost of care provided in or out of your home for a qualifying dependent. If the qualifying dependent is a spouse or parent, that individual must spend at least 8 hours each day living in your home. Eligible expenses include baby sitters inside or outside the home while you work, preschool, day care centers, licensed nursery schools, day camps for dependents 12 and younger. Care providers can include relatives as long as they are not tax dependents. Elder care providers and adult day care facilities are also covered. If the employee is married, dependent childcare is generally reimbursed as long as the spouse is either employed, a full-time student, or is incapable of caring for himself or herself or the dependent.

Ineligible expenses

Ineligible expenses include care provided by another tax dependent or child under 19, transportation to and from a care provider, schooling for children in kindergarten or higher, overnight stay or overnight summer camp, and residential nursing home expenses.

Still have questions? Just call Meritain Health Customer Service at 1.800.566.9305.

*This material is for information only. Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change.