

How to use your flexible spending account

Here are examples of medical services, treatments and over-the-counter (OTC) medications you can purchase using your flexible spending account (FSA).*

Medical services and treatments

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Dental treatments including X-rays, cleanings, fillings, braces and tooth removals
- Diabetes test strips
- Doctor's office visits and procedures
- Drug addiction treatment
- Eyeglasses and vision exams
- Fertility treatment
- Hearing aids and batteries
- Hospital services
- Insulin
- Laboratory fees
- Laser eye surgery
- Physical therapy
- Psychiatric care
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vasectomy
- Weight-loss program, if it's a treatment for a specific disease diagnosed by a physician

OTC medications

- Acne medicine
- Aids for indigestion
- Allergy and sinus medicine
- Antidiarrheal 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
- Sleep aids

What is an FSA?

An FSA is a benefit plan that allows you to set aside money from your paycheck—before taxes—into a special account to help pay for certain medical costs, child care or other eligible health services.

*May vary based on your particular health plan. See your plan documents for details.
continued

OTC supplies that may be eligible for FSA reimbursement

- Bandages, adhesive or elastic
- Braces and supports
- Catheters
- Condoms
- Contact lens solution and supplies
- Crutches
- First-aid supplies
- Menstrual products
- Ostomy products
- Personal protective equipment (PPE)—personal protective equipment, such as masks, hand sanitizer and sanitizing wipes, for the primary purpose of preventing the spread of the Coronavirus Disease 2019 (COVID-19 PPE)
- Pregnancy tests
- Reading glasses
- Sunscreen SPF15 or higher
- Walkers, wheelchairs and canes

Common services and expenses not eligible for FSA reimbursement

- Aromatherapy
- Baby bottles
- Baby wipes
- Cotton swabs
- Dental floss
- Deodorants
- Hair regrowth
- Moisturizer with SPF protection
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun-tanning products

What is an eligible expense?

An eligible expense is a medical, dental or vision expense that can be paid for or reimbursed by your health plan.

Learn more

For a complete list of eligible expenses, see your benefit plan documents or visit [irs.gov](https://www.irs.gov)



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

A flexible spending account is not insurance. FSAs are administered by OptumHealth Financial Services and are subject to eligibility and restrictions.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

B2C EI21645002.0 4/21 © 2021 United HealthCare Services, Inc. All Rights Reserved. 21-643804-B