Employee Benefits Corporation

Limited Health FSA Eligible Expenses

There are two types of healthcare FSAs: a standard health FSA and a limited health FSA. Your limited health FSA allows you to pay for eligible vision and dental expenses that are not covered by another health plan.

Examples of Eligible Expenses for Standard Health FSAs:

Dental Expenses

- Dental X-Rays
- Exams/Teeth Cleanings, Gum Treatments
- Fillings, Crowns/Bridges
- Oral Surgery, Extractions, Dentures
- Orthodontia/Braces

Vision Expenses

- Contact Lenses, Contact Lens Solution and Cleaners
- Eye Examinations
- Eyeglasses, Reading Glasses, Prescription Sunglasses
- Laser Eye Surgeries, Radial Keratotomy/LASIK

This list is not meant to be all inclusive. Other expenses not listed may also qualify. Please contact us if you have any questions.

Examples of Ineligible Expenses for Limited Health FSAs:

We're commonly asked which expenses are not eligible for payment. Here are some examples, but the list is not all inclusive.

- Medical expenses other than dental or vision care
- Canceled Appointment Fees
- Drugs or treatments that are illegal under Federal law
- Cosmetic Treatments or Procedures
- Toiletries or Sundry Items
- Nonprescription Supplements for General Dental or Vision Health
- Household cleaning products, including surface cleaning wipes
- Face shields, neck gaiters, or face masks with vents/valves
- Fitness expenses such as gym memberships, athletic gear, and exercise equipment when used for an individual's general health

Personal care items or services for general health are not usually eligible, but if your dental or vision provider recommends an otherwise personal product or service to treat a specific diagnosis, you can submit the expense for reimbursement with a Letter of Medical Necessity. This is a letter from your health care provider that includes a recommendation of the item or service to treat your diagnosis, and the duration of the recommendation. Depending on the expense, you may have to provide additional documentation to show the expense would not have been incurred "but for" the diagnosis.

Sometimes a personal or general use item may be specialized for the purpose of treating or alleviating a dental or vision condition. In this case, only the excess cost of the specialized item over the non-specialized item can be reimbursed. A Letter of Medical Necessity may be requested for these items as well.

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