

## Guide to Limited FSAs



# ANOTHER WAY TO SAVE

A Limited Medical Flexible Spending Account (Limited FSA) allows you to purchase eligible out-of-pocket dental, vision and/or preventive care expenses with pre-tax dollars. You save money because you don't pay taxes on the money you set aside. It's a great perk from your employer and it will save you money.

Limited Medical FSA Eligible Expenses		
Dental	Vision	Preventive
• Dental treatment	• Vision correction procedures (e.g. Lasik)	• Annual physicals
• Dental co-insurance/co-pays/deductible	• Eye exams	• Screenings (e.g. Lifeline)
• Cleanings	• Prescription glasses and sunglasses	• Tobacco cessation programs (with Rx)
• Fillings	• Contact lenses	• Some weight loss programs (with Medical Necessity Form)
• Crowns	• Contact solutions/cleaning products	• Immunizations
• Orthodontics	• Vision screenings	• Birth control (with Rx)
• Dentures	• Refractions	• Flu shots
• Denture adhesive and cleaners	• Eye drops	• Well child/prenatal visits

\*Preventative care generally does not include any service or benefit intended to treat an existing illness, injury or condition.

### Ineligible Expenses

- Medical co-insurance/co-pays/deductible
- Medical expenses
- Mental health expenses
- Chiropractic expenses
- Cosmetic services
- Most over-the-counter drugs
- Prescription co-insurance/co-pays
- Toothbrushes
- Insurance premiums