Optum Financial®

FSA eligible expenses

Save on medical expenses with an FSA

You can use your FSA (flexible spending account) to pay for eligible medical expenses for yourself, your spouse and your eligible dependents. In general, the amount you spend will be federal income tax-free.

Examples of eligible expenses

The following list includes common examples of FSA eligible expenses. Note: This list is not all-inclusive. Eligible expenses depend on your specific plan design and account type.

- Acupuncture
- Ambulance
- Blood sugar test kits for diabetics
- Chiropractor
- Dental treatments, including X-rays, cleanings, fillings, sealants, braces and tooth removals*
- Doctor's office visits and copays
- Drug prescriptions
- Eyeglasses (Rx and reading)*
- Laboratory fees
- Laser eye surgery
- Orthodontics*
- Physical therapy
- Special education services for learning disabilities (recommended by a doctor)
- Speech therapy
- Surgery (excluding cosmetic surgery)
- Vaccines
- Vision exam*
- Wheelchair
- And more

The examples listed above are not all-inclusive, and the IRS may modify its list of eligible expenses from time to time. Certain expenses may require a prescription or Letter of Medical Necessity (LMN) from a licensed healthcare provider to qualify for reimbursement under IRS guidelines. Consult your tax advisor for specific tax advice. Your employer may also have additional limitations, so check and verify.

For an easily searchable list of eligible medical expenses, visit **optum.com/qualifiedexpenses**

*Limited Purpose FSA eligible expenses

How do I spend my FSA?

- Use your payment card (easiest)*
- Pay out of pocket and then use funds from your FSA to reimburse yourself
- Use online bill pay

Ready to enroll?

Enrolling in an FSA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

Scan the QR code, or go to **optum.com/qualifiedexpenses** to see a searchable list of eligible expenses.

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*A payment card approval does not guarantee final eligibility; some transactions may still require additional substantiation, receipts, Explanation of Benefits (EOB), or manual review.

Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

This communication is not intended as tax or legal advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.