Gallagher | HealthInvest

FSA | Flexible Spending Account
What's Covered

Qualified Healthcare, Limited Purpose, and Dependent Care FSA Expenses

You can use your **Gallagher HealthInvest FSA** (flexible spending account) to pay or reimburse a broad range of healthcare or dependent care expenses that qualify under the tax code. Eligible examples that generally qualify are listed below. Certain restrictions, requirements, or exceptions may apply.

Healthcare FSA

Qualified "medical care" expenses are defined in **Section 213(d)** of the Internal Revenue Code. Expenses must be medically necessary, not merely for general health benefits or cosmetic purposes. **IRS Publication 502** contains guidance that primarily focuses on expenses deductible on tax returns. However, many of the examples it contains also qualify for FSA reimbursement.

Eligible Examples

Acupuncture
Ambulance
Bandages
Birth control products, devices (male and female)
Blood pressure monitor
Blood sugar kits
Braces
Braille books, magazines
Breast pump
Childbirth classes (mother to be)
Chiropractic care
Coinsurance
Copays
Contact lenses, solutions
Crutches
Diabetic supplies
Deductibles
Dental care (non-cosmetic)
Dentures, adhesives
Diagnostic tests
Doctor visits
Eyeglasses
Fertility treatments
Flu shots
Gym membereships[1]
Gynecologic services
Hearing aids, batteries
Hospital stays
Immunizations
Insulin
Lab work
Laser eye surgery
Massage therapy (medically necessary)[1, 2]
Medical procedures
Medical supplies, equipment
Menstrual products
Naturopathic care
Nicotine gum, patches
Obstetrical care

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Eligible Examples (continued)

Operations
Orthodontia
Orthopedic shoes
Orthotic care
Osteopathic care
Over-the-counter medicines[3]
Oxygen
Physical therapy
Prescriptions
Preventative Care
Psychiatric care
Psychological care
Physicals
Smoking cessation
Supplements[3]
Surgery
Vaccines
Vasectomy
Vision care
Wheelchairs
X-rays

Ineligible Examples

Aromatherapy
CBD products
Cosmetic products, procedures
Counseling
Facelifts
Food
Hair regrowth supplies, services
Hair transplants
Late fees
Marijuana
Protein drinks
Shampoo, including medicated
Teeth whitening
Toothbrushes, including electric
Vitamins (most cases)

[1]Requires a prescription or letter of medical necessity from a licensed medical practitioner. [2]Tips are ineligible. [3]Includes acne medicines, allergy medicines, antacids, aspirin, cold medicines, contact lens solutions, cough syrups, eye drops, first aid creams and liquids, nasal sprays and drops, pain relievers, sinus medicines, sleep aids, and stomach remedies.

Limited Purpose FSA

Limited Purpose FSAs are for those who need to qualify for health savings account (HSA) contributions. Eligible expenses are limited to dental and vision care. **IRS Publication 502** provides more details under Medical and Dental Expenses.

Eligible Examples

Braces
Contact lenses, solutions
Dental care (non-cosmetic)
Dentures, adhesives
Eyeglasses
Laser eye surgery
Orthodontia
Vision care
Over-the-counter dental and vision products

Ineligible Examples

Cosmetic products, procedures
Dental veneers
Sunglasses (non-prescription)
Teeth whitening
Toothbrushes, including electric
Toothpaste

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Dependent Care FSA

Qualified dependent care expenses are defined in **Section 21** of the Internal Revenue Code. To qualify, dependent care costs must be incurred so you (or your spouse, if married and filing jointly) can work, actively look for work, or attend school full-time. Also, the dependent must be a child under the age of 13 or a child, spouse, or another dependent who is physically or mentally incapable of selfcare and spends at least eight hours a day in your home. Other conditions may apply. **IRS Publication 503** provides more details.

Eligible Examples

Adult (elder) care
Before- and after-school care
Day camps
Daycare
Nanny
Nursery school
Preschool

Ineligible Examples

Tuitions
Dance lessons
Field trips
Overnight camps

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