



Limited-Purpose Health Flexible Spending Account (LFSA)

Eligible Expenses

A Limited-Purpose Health Flexible Spending Account (LFSA) is an option for you if you are enrolled in your employer's health plan and have a Health Savings Account (HSA).

Similar to a traditional General Purpose Health Flexible Spending Account (FSA), it allows you to use pretax dollars for certain dental, vision, and preventive care expenses. You can begin using your LFSA contributions as soon as your plan begins. LFSA contributions will be taken out of your paycheck in regular, equal amounts throughout the year.

- An LFSA only allows you to pay for eligible dental, vision, and preventive care expenses.
- An LFSA can be a good option for people, or their tax dependents, who are enrolled in a high deductible health plan with a Health Savings Account (HSA).
- The purchase of excessive quantities of generally eligible items for future use may not be reimbursable.

All expenses must be incurred for "healthcare," and not cosmetic or general health purposes.

On the next page is a list of eligible and potentially eligible expenses with an LFSA. The list is of commonly requested expenses, and is not comprehensive. It's also subject to change.

Continued >

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Expense Type	Eligibility	Comments and Special Rules (if applicable)
Artificial teeth	Eligible	
Contact lenses, materials, and equipment	Eligible	Materials and equipment needed for using lenses (saline solution and enzyme cleaner) qualify if the lenses are needed for medical purposes. Contact lenses for cosmetic purposes (for example, to change one's eye color) do not qualify. Contact lens insurance does not qualify.
Crowns, dental	Potentially Eligible	Will not qualify if they are obtained for cosmetic reasons.
Dental sealants	Eligible	
Dental treatment	Eligible	
Dentures and denture adhesives	Eligible	
Eye drops	Eligible	
Eye exams, eyeglasses, and equipment	Eligible	Materials and equipment needed for using and cleaning the eyeglasses, and reading glasses purchased over the counter are also eligible.
Fluoride rinses	Potentially Eligible	Requires letter of medical necessity or prescription from your healthcare provider.
Laser eye surgery; Lasik	Eligible	
Medical Expenses	Ineligible	Medical expenses, including deductibles, coinsurance, copays, and prescription drugs are ineligible.
Occlusal guards to prevent teeth grinding	Eligible	
Preventive care screenings	Eligible	Will qualify if the tests are used for medical diagnosis and are not subject to deductible. Examples include hearing and vision screenings.
Reading glasses	Eligible	
Sunglasses	Potentially Eligible	Prescription sunglasses qualify.
Teeth whitening	Potentially Eligible	Won't qualify if tooth discoloration is simply the result of aging, and the whitening is done for cosmetic purposes. But if tooth discoloration was caused by disease, birth defect, or injury, expenses for teeth whitening might qualify. To show that the expense is primarily for medical care, a Letter of Medical Necessity is required.
Toothache and teething pain relievers	Eligible	
Vision correction procedures	Eligible	