

LFSA Eligible Expenses

A limited-purpose flexible spending account (LFSA) is similar to a “traditional” healthcare flexible spending account (FSA). It works the same way, allowing participants to set aside pre-tax dollars to use toward reimbursable healthcare expenses. But there are a couple of difference between an LFSA and an FSA. An LFSA usually only allows you to pay for eligible out-of-pocket preventive care, dental, and vision expenses. And an LFSA is usually for people who are enrolled in a high-deductible health plan with a health savings account (HSA).

Below is a list of eligible and potentially eligible expenses with an LFSA. If you have any questions, you’re welcome to call us at the toll-free number listed above.

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 – *Potentially eligible*. Requires Letter of Medical Necessity* or prescription from your healthcare provider if incurred after December 31, 2010.

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 if incurred after December 31, 2010.

Laser eye surgery; Lasik – *Eligible*

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 – *Potentially eligible*. Requires Letter of Medical Necessity or prescription from your healthcare provider if incurred after December 31, 2010.

Vision correction procedures – *Eligible*

*The Letter of Medical Necessity form can be downloaded from our website, PacificSource.com/PSA.