Once you have contributed money into your Limited Purpose Flexible Spending Account (LPFSA), you can use it to pay for eligible dental, vision, and post-deductible medical expenses tax free.

Below is a partial list of eligible expenses that are reimbursable through an LPFSA. Eligible expenses can be incurred by you, your spouse, or qualified dependents. For more information, see your Employee Reimbursement Accounts (ERA) Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.IRS.gov](http://www.IRS.gov) and see IRS Publications 502.

### Dental Expenses
- Cleanings and exams
- Crowns and bridges
- Dental plan co-pays
- Dental plan co-insurance
- Dental plan deductibles
- Dental reconstruction and implants
- Dental surgery
- Dental x-rays
- Dentures
- Diagnostic services
- Occlusal guards
- Orthodontia
- Over-the-counter dental products that contain a drug or medication \(^1\)
- Root canals

### Vision Expenses
- Contact lenses and lens solution
- Diagnostic services
- Eye exams
- Eye related equipment/materials
- Eyeglasses (over-the-counter and prescription)
- Eyeglass repair kits
- Eye surgery
- Laser eye surgery/LASIK
- Optometrist/ophthalmologist fees
- Orthokeratology
- Over-the-counter vision products that contain a drug or medication \(^1\)
- Seeing eye dog (buying, training, and maintaining)
- Sunglasses (prescription only)
- Vision plan co-insurance
- Vision plan deductibles

1: Over-the-counter dental and vision medications and drugs require a prescription to be LPFSA eligible. Restrictions may apply. See IRS Publication 502 for more details.

### Ineligible Limited Purpose FSA Expenses

**Note:** If you pay for anything other than eligible expenses with your LPFSA, the amount will be taxable, and you will be required to repay the amount or pay an additional 20 percent tax penalty.

Below is a partial list of ineligible expenses. For more information, see your ERA Participant Guide. For the complete list of eligible and ineligible expenses, visit [www.IRS.gov](http://www.IRS.gov) and see IRS Publications 502.

- Elective cosmetic surgery
- Eye serums or wrinkle creams
- Insurance premiums
- Mouthwash
- Teeth bleaching/whitening
- Toothpaste and toothbrushes

### What is an eligible expense?

An eligible expense is a dental or vision service, treatment, or item that the IRS states can be paid for without taxes.

### How should I keep track of my eligible expenses?

You should keep all of your receipts and pertinent documentation in order to prove your Limited Purpose FSA was used for eligible dental, vision, or post-deductible medical expenses.