

Flexible Spending Accounts - Eligible Expenses

Below are examples of eligible expenses for the following accounts: Health [Flexible Spending Account](#), Limited Purpose Flexible Spending Account and [Dependent Care Account](#). **These lists are not all-inclusive and do not guarantee reimbursement. Please refer to the IRS-qualified medical expenses for a full list of expenses: [IRS Publication 502](#). Please note that this publication may be updated at any time.**

The Voya Health Account Solutions mobile app has a feature to **scan UPC codes for eligibility**. There are some generic brands that are not in our database, so please refer to the [IRS Publication 502](#) for a full list of qualified expenses. You can download the mobile app by searching “Voya Health Accounts” in your app store. You’ll be able to see all account activity, upload receipts, scan UPC codes, reimburse yourself for out-of-pocket expenses and more.

Common Flexible Spending Account Expenses Eligibility List:

Some expenses and services are eligible for a reimbursement with a prescription from a qualified healthcare professional and/or a Letter of Medical Necessity signed by your doctor.

As part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, section 3702 allows FSAs to be used to purchase over-the-counter (OTC) medical products and medicines without a prescription from a physician. This applies to any expenses made on or before January 1, 2020. Exceptions may apply.

Expenses/Services	Eligibility
Acne Medicine - Over the counter	Eligible
Acupuncture	Eligible
Adoption, pre-adoption related medical expenses	Eligible
Alcoholism Treatment	Eligible
Allergy and sinus medicine and products - Over the counter	Eligible
Ambulance	Eligible
Antacid - Over the counter	Eligible
Antibiotic ointment or strays - Over the counter	Eligible
Aromatherapy	Not Eligible

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by WEX Inc. For all other products, administration services provided in part by WEX Health, Inc. 01202023

Artificial Limbs	Eligible
Artificial Teeth*	Eligible
Baby oil, powder, wipes, rash ointment - Over the counter	Not Eligible
Bandages - Over the counter	Eligible
Birth Control	Rx / Letter
Blood Pressure Monitor	Eligible
Blood Sugar Test Kits and Test Strips for people with diabetes - Over the counter	Eligible
Body Scans	Eligible
Breast Pumps and Lactation Supplies	Eligible
Carpal Tunnel Wrist Supports	Eligible
Chiropractor	Eligible
Cholesterol Test Kits	Eligible
Cold and Flu Medicine - Over the counter	Eligible
Contact Lenses and Solutions*	Eligible
Cosmetic Procedures or surgery, purely cosmetic	Not Eligible
Cosmetics, moisturizers, lotions, face creams	Not Eligible
Cough syrup, drops, throat lozenges - Over the counter	Eligible
Decongestants - Over the counter	Eligible
Dental Floss	Not Eligible
Dental Services (routine cleaning, fillings, tooth removal, x-rays)*	Eligible
Dentures and adhesives*	Eligible
Deodorant	Not Eligible
Diabetic supplies - over the counter	Eligible
Diagnostic services	Eligible
Drug Addiction Treatment	Eligible
Drug Overdose Treatment	Eligible
Drug Prescriptions prescribed by a licensed medical practitioner	Eligible
Eye Examinations*	Eligible
Eyeglasses, prescription and reading, equipment and cleaners*	Eligible
Face Lifts	Not Eligible
Feminine Hygiene Products	Eligible
First aid cream – Over the counter	Eligible
First aid kit	Eligible
Flu Shots	Eligible
Funeral Expenses	Not Eligible
Gauze and Gauze Pads - Over the counter	Eligible
Guide dog* or other service animal - buying, training and care	Eligible
Hand Sanitizer	Eligible
Hearing aids and batteries	Eligible
Hormone Replacement Therapy	Rx / Letter
Hospital Services and Fees	Eligible

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by WEX Inc. For all other products, administration services provided in part by WEX Health, Inc. 01202023

Immunizations	Eligible
Incontinence supplies - Over the counter	Eligible
Infertility treatments	Eligible
Anti-itch cream, insect bite creams and ointments - Over the counter	Eligible
Insulin and related supplies	Eligible
Laboratory fees	Eligible
Lamaze Classes	Eligible
Laser eye surgery, Lasik*	Eligible
Laxatives, stool softeners - Over the counter	Eligible
Marijuana or any controlled substance in violation with Federal Law	Not Eligible
Masks	Eligible
Massage Therapy	Rx / Letter
Medical Gloves - Over the counter	Eligible
Medical Monitoring and testing devices - Over the counter	Eligible
Medical Record charges	Eligible
Midwife	Eligible
Missed appointment fee or late fees by healthcare providers	Not Eligible
Motion Sickness medicine - Over the counter	Eligible
Nicotine gum, patches - Over the counter	Eligible
Occlusal guards to prevent teeth grinding*	Eligible
Occupational Therapy	Eligible
Operations, non-cosmetic purposes	Eligible
Optometrist, Ophthalmologist*	Eligible
Organ donor, organ transplant	Eligible
Orthodontia Expenses*	Eligible
Pain relievers - Over the counter	Eligible
Physical Exams	Eligible
Physical Therapy	Eligible
Pregnancy tests - Over the counter	Eligible
Prenatal Vitamins, related expenses	Eligible
Prosthesis	Eligible
Radial Keratotomy	Eligible
Retin-A	Rx / Letter
Safety Glasses (Prescription)*	Rx / Letter
Sleep aids - Over the Counter	Eligible
Speech Therapy, for those diagnosed with a medical condition affecting speech	Eligible
Sterilization	Eligible
Sunscreen with 15+ SPF	Eligible
Supplies to treat a medical condition	Eligible
Surgery, non-cosmetic purposes	Eligible
Teeth whitening, bleaching	Not Eligible

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by WEX Inc. For all other products, administration services provided in part by WEX Health, Inc. 01202023

Thermometers - Over the counter	Eligible
Vaccinations	Eligible
Varicose vein surgery	Eligible
Vasectomy, Vasectomy reversal	Eligible
Vitamins - Over the counter	Rx / Letter
Walking aids - braces, cane, crutches, walker	Eligible
Wheelchair	Eligible
X-Rays	Eligible

Common Dependent Care Expenses Eligibility List:

Expense/Services	Eligibility
Activities Fees	Not Eligible
After School programs or Extended Day Programs, not educational in nature	Eligible
Au Pair expenses, services for children	Eligible
Babysitter	Eligible
Before - or after- school programs, not educational in nature	Eligible
Childcare expenses paid to a relative	Eligible
Clothing	Not Eligible
Dance lessons	Not Eligible
Daycare for children under 13	Eligible
Daycare for dependent over 13 diagnosed with a disability and/or special need	Eligible
Elder Care	Eligible
Elementary, middle school, high school education expenses	Not Eligible
Field trips	Not Eligible
Food, meal expenses	Not Eligible
Household services (housekeeper, maid, cook, etc.)	Not Eligible
Kindergarten and higher education expenses	Not Eligible
Nanny expenses	Eligible
Nursery School	Eligible
Overnight Camp	Not Eligible
Preschool	Eligible
Summer Day camp, not educational in nature	Eligible
Tutoring Programs	Not Eligible
Volunteer work, expenses incurred to enable participant to volunteer	Not Eligible

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by WEX Inc. For all other products, administration services provided in part by WEX Health, Inc.

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice. 1422629

01202023

PLAN | INVEST | PROTECT



Flexible Spending Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Administration services provided in part by WEX Health, Inc.

This highlights some of the benefits of a Flexible Spending Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

©2022 Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). All rights reserved.

01202023

PLAN | INVEST | PROTECT



Dependent Care FSA

Eligible Expenses

Expense Description	Expense Eligibility	Required Documentation	Processing Notes
Agency Fees	Potentially	Standard	Agency fees may be employment-related expenses if the participant is required to pay these expenses to obtain care. However, these fees may not be reimbursed until the care is provided. Forfeited fees are not eligible for reimbursement.
Au Pair	Yes	Standard	Amounts paid for by the actual care of the dependent care eligible. See Agency Fees
Babysitter (in or out of the home)	Yes	Standard	
Before and after-school care	Yes	Standard	
Care for child age 13 or older	No	N/A	
Care for child under age 13	Yes	Standard	There is a special rule for children of divorced parents. The child is a qualifying individual of the "custodial parent." A divorced, non-custodial parent cannot be reimbursed under a dependent care FSA.
Care for a spouse or other tax dependent who is physically or mentally incapable of self-care(e.g., elderly dependent)	Potentially	Standard	Individual must reside in the participant's home at least eight hours a day. See Nursing home-care.
Care for person not residing with participant	No	N/A	
Childcare placement fees (e.g., finders fee)	No	N/A	
Elder daycare for a spouse or other tax dependent who is physically or mentally incapable of self-care(e.g., elderly dependent)	Potentially	Standard	Individual must reside in the participant's home at least eight hours a day. See Nursing home-care.
Field Trip and/or activity fees	No	N/A	Ineligible unless incident to and inseparable from cost of care.
Lessons in lieu of care	No	N/A	
Materials Fee	No	N/A	Ineligible unless incident to and inseparable from cost of care.
Meals	No	N/A	Ineligible unless incident to and inseparable from cost of care.
Nanny	Yes	Standard	Only actual care of dependents is eligible.
Nursing home care for a spouse or other tax dependent who is physically or mentally incapable of self-care (e.g., elderly dependent)	No	N/A	
Over night Camp	No	N/A	
Payments to a participant's spouse or to a parent of the participant's child who is not the participant's spouse	No	N/A	
Registration fees	Potentially	Standard	Agency fees may be employment-related expenses if the participant is required to pay these expenses to obtain care. However, these fees may not be reimbursed until the care is provided. Forfeited fees are not eligible for reimbursement.

Expense Description	Expense Eligibility	Required Documentation	Processing Notes
Sick child facility	Yes	Standard	
Summer day camp	Yes	Standard	Advanced payment for the entire summer is not eligible.
Transportation expenses to and/or from care	Yes	Standard	Only the cost of transportation to or from where care provided furnished by a dependent care provider may be an employment-related expense (e.g. transportation to and from a day camp or to an after-school program not on school premises.)
Tuition for pre-k or nursery school	Yes	Standard	
Tuition for kindergarten or above	No	N/A	
Virtual Camps	No	N/A	

All dependent care reimbursement requests must include a completed and signed provider certification (noted on the reimbursement form). If you do not have provider certification, complete the reimbursement form and submit an itemized statement from the dependent care provider that includes:

- Start and end dates of service
- Dependent's name and date of birth
- Itemization of charges
- Provider's name, address, and tax ID or Social Security number

Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.

The maximum reimbursement you may receive is equal to the current account balance in your dependent care FSA. If your reimbursement request is more than your available balance, the remaining amount will be placed in a pending status. The pending amount will be paid when additional funds are posted to your account.