



Flexible Spending Accounts

Set aside pre-tax dollars for eligible medical expenses.

How do I contribute money to my Flexible Spending Account (FSA)?

Your annual election will be divided by the number of pay periods in your plan year. This amount will be deducted from your paycheck before taxes are assessed.

How do I determine the date my expenses were incurred?

Expenses are incurred at the time the medical care was provided, not when you are invoiced or pay the bill.

How do I get the funds out of my FSA?

If you have an MVP CareFund debit card, simply swipe it at the register or doctor's office. Otherwise, just file a claim including the receipt documenting the type, amount and date. Once approved, your reimbursement check will be mailed or deposited into your bank account.

What happens if I don't spend all of my FSA by the end of the plan year?

Be sure to only allocate dollars for predictable medical expenses. Any unused funds at the end of the plan year are typically forfeited, unless your employer has chosen a roll-over or grace period option.

Can I change my election amount mid-year?

Elections can only be altered if you experience a qualifying event as defined by IRS regulations, such as marriage, divorce, birth, or death in your immediate family.

What happens to my FSA if my employment is terminated?

Participation in your FSA is also terminated. This means that only expenses that were incurred prior to your termination date are eligible for reimbursement.

What is the deadline for submitting claims?

You can submit claims for reimbursement at any time during the same plan year that you incur the expense. You may also have a runout at the end of the plan year. Contact your Health Benefits Administrator for plan details.

Can I still deduct health care expenses on my tax return?

Yes, but not the same expenses for which you have already been reimbursed from your FSA.

What is a Letter of Medical Necessity?

The IRS mandates that eligible expenses be primarily for the diagnosis, treatment, or prevention of disease, or for treatment of conditions affecting any functional part of the body. For example, vitamins are not typically covered because they are used for general wellness, but your doctor may prescribe a vitamin to treat your medical condition. The vitamin would then be eligible if your doctor verified the necessity in treatment.

Questions? We're here to help!
Call 1-888-222-9931

Health benefit plans are issued or administered by MVP Health Plan, Inc.; MVP Health Insurance Company; MVP Select Care, Inc.; and MVP Health Services Corp., operating subsidiaries of MVP Health Care, Inc. Not all plans available in all states and counties.

Flexible Spending Account

Eligible/Ineligible Health Care Expenses and Items

Expenses That Qualify for Reimbursement*

- Acupuncture
- Ambulance
- Chiropractors
- Co-payments (doctor, dental, vision, pharmacy)
- Durable Medical Equipment (i.e. crutches, canes, walkers)
- Deductibles
- Dental fees non-cosmetic
- Diagnostic fees
- Eyeglasses
- Eye examination fees
- Eye surgery (cataracts, LASIK, etc.)
- Hearing devices and batteries
- Home health care
- Insulin
- Laboratory fees
- Obstetrics and fertility
- Orthodontic fees
- Oxygen and oxygen supplies
- Prescribed medicines
- Radiology (X-rays and MRI)
- Routine physicals and other non-diagnostic services or treatments
- Smoking cessation programs

Over-the-Counter Items

- Antiseptics
- Cold, flu, asthma & allergy medication
- Diabetic supplies (test strips, lancets)
- Eye/Ear care
- Health aids (bandages, thermometers, sleeping aids)
- Menstrual care items
- Pain relief medication
- Personal protective equipment (PPE)
- Personal test kits (pregnancy tests, home kits)
- Skin care (anti-itch lotion, diaper rash ointment, eczema cream)
- Stomach care (antacid, laxatives)

Expenses That Require a Prescription or Physician's Letter, Listing a Medical Condition "medically necessary"

- Boost®/PediaSure®
- Diuretics
- Foot spa
- Massages
- Special teeth cleaning system
- Therapeutic support gloves
- Vitamins, minerals, herbal remedies
- Weight loss programs and fees pertaining to a specific disease
- Wigs for hair loss caused by disease

Expenses That Do Not Qualify for Reimbursement

- Aromatherapy
- Cosmetic surgery, procedures, and/or medications
- Dental bleaching
- Personal hygiene products
- Hair restoration (procedures, drugs, or medications)
- Health club or gym memberships or weight loss programs for general health
- Food
- Mail order prescriptions from another country
- Marriage and family counseling
- Premiums for insurance coverage

*Only health care expenses not reimbursed by insurance can be claimed.

You can search a full list of eligible expenses by logging in to your **MVP WealthCare Portal** account. Select *Resources* from the Menu, then *Find Eligible Items*. Or, scan an item using the **myHealthSpend** mobile app to check eligibility.