Eligible Expenses for your Limited Purpose FSA

The Limited Purpose Flexible Spending Arrangement (FSA) covers dental and vision care expenses for you, your spouse, or your qualified dependents. The Limited Purpose FSA is recommended if you are enrolled in a health savings account (HSA). Below is a list of common expenses that may be eligible for reimbursement, may require extra documentation, and ineligible expenses. **Not all eligible or ineligible items are on this list**. For a full list, visit sebb.naviabenefits.com/benefits/expenses or call Navia Benefit Solutions at 800-669-3539.

You are responsible for providing sufficient, accurate information when submitting claims for reimbursement. To ensure compliance with IRS requirements, Navia Benefit Solutions reserves the right to require additional documentation for any claim.

Common Eligible Expenses

- Contact lenses and solutions
- Dental copayments or coinsurance
- Dental services
- Dentures
- Eye drops and treatments
- Eyeglasses
- Guide dog training and care
- Lasik
- Prescription sunglasses
- Reading glasses
- Orthodontia
- Vision care

Additional Documentation Required

Certain expenses are not reimbursable under a Limited Purpose FSA unless a licensed health care practitioner states in writing to Navia Benefit Solutions that the service or product is medically necessary. Navia will need a Letter of Medical Necessity (LMN) for those type of expenses before they can be reimbursed. For a list of expenses eligible with a LMN and to download a printable copy of the LMN, visit sebb.naviabenefits.com or call Navia Benefit Solutions at 800-669-3539.

Common Ineligible Expenses

The following expenses are **not** eligible under a Limited Purpose FSA. Under no circumstances will the following items be reimbursed. **Do not submit claims for these items.** For a complete list, visit sebb.naviabenefits.com or call Navia Benefit Solutions at 800-669-3539.

- Electric toothbrush/picks
- Hygiene products
- Late fees
- Medical expenses
- Missed appointment fees
- Teeth whitening
- Vitamins and supplements