

FSA Store - Frequently Asked Questions

What is FSAstore.com?

Answer: FSAstore.com is everything flex spending with zero guesswork. It's both the largest online marketplace for guaranteed FSA-eligible products and an educational resource that you can actually understand. It's the company's mission to help millions of flexible spending account holders manage and use their FSAs and save on more than 4,000 health items using tax-free health money.

Note: Although we accept FSA Cards and most card purchases should auto-approve without you needing to submit further paperwork, your FSA Administrator might require a receipt for your purchase to substantiate the claim. Check out the [Learning Center](#) for more FSA-eligible tips and resources!.

What does "FSA-eligible" mean?

Answer: FSA-eligible means that in most cases a product or service will be covered by your Flexible Spending Account. We work with the latest in industry standards to make sure the products we carry on our site are FSA-eligible. If you use an active FSA card, your purchase will be auto-substantiated and you can skip the claims process! Note that not all FSAs are created equal; always check with your FSA administrator about plan allowances and requirements before you shop.

Are all of your products FSA-eligible?

Answer: Everything on the site is guaranteed FSA-eligible or your money back... for the most part. There are certain Flexible Spending Accounts that don't cover each and every item and some may be limited to only specific items and/or services. You should always check with your employer and/or FSA administrator to find out exactly what your FSA will cover. Other than those rare FSA accounts, everything we carry is FSA-eligible.

Still can't find what you're looking for? We have an [Eligibility List](#) with all the answers!

Can I still shop if I don't have an FSA account?

Answer: We accept all major credit cards and all FSA debit cards! We believe in "No Shopper Left Behind."

What if I have an FSA without an FSA card?

Answer: If you don't have an FSA card, you can still shop on our site with your own credit or debit card. Just print out a receipt and submit a claim to your FSA administrator so you can be reimbursed for your eligible purchase.

Do I have to submit receipts for my purchases at FSAStore.com?

Answer: If you do not have an FSA debit card you can print out a receipt and submit to your FSA administrator to get reimbursed as you would normally with all of your FSA purchases. You can print receipts after you make your order, or come back anytime to access your account.

Please Note: Although we accept FSA Debit Cards, your FSA Administrator might require a receipt for your purchase to substantiate the claim.

Do you accept insurance?

Answer: Most OTC (over-the-counter) products aren't covered by insurance so there's no need for insurance plans to process claims for your purchases. For home health products like wheelchairs that might be covered, we recommend you consult your insurance plan first, as we're unable to process or apply insurance.

What's a Flexible Spending Account (FSA)?

Answer: A [Flexible Spending Account \(FSA\)](#) is an employer offered benefit, which lets you set aside tax-free money so you can save on qualified health purchases including OTC products, prescriptions, vision health essentials and much more. FSAs are employer-sponsored and are owned by your employer, so you're only eligible to participate if your employer offers the option. Some FSA-eligible items include KT Tape, sunscreen, and copays. The IRS decides which items are eligible under FSA plans in general but your employer may choose to limit exactly what your FSA may be used on. Account holders can either use an FSA card for their purchase or use their own debit card and submit receipts with a claim to their administrator for reimbursement.

How do I know which items are FSA-eligible?

Answer: Everything on our site is guaranteed FSA-eligible!

Note: Although the IRS sets guidelines for FSA programs, individual employers have the final determination of which expenses are covered by their FSA programs. However, it is rare for employers to change on their own what is eligible. We are a member of SIGIS which sets the

eligible product list. The FSA icon displayed on our site does not guarantee you will be reimbursed. Check with your employer for the specific guidelines of your program.

What's your privacy policy?

Answer: Please visit our Privacy policy by clicking [here](#)

Do you ship outside the U.S.?

Answer: We can only ship to physical addresses within the US.

Can I return my items?

Answer: Read our Shipping and Returns Policy [here](#) If you are returning a product for any other reason, we will process a refund calculated as total order amount minus the return shipping charges and 10% restocking fee.

Please follow these steps to make an approved return.

Step 1: Call or email us to request a return

Please be ready to provide the agent with your order number, the product(s) you wish to return and a reason for which the item is being returned to us.

Email: info@fsastore.com

Phone: [1-888-372-1450](tel:1-888-372-1450)

Step 2: A customer service representative will then send you an email with instructions for your return.

Once your return has been approved, you will be provided with a pre-paid UPS domestic or USPS domestic label to return the purchase to us. Once your return is received and inspected (usually within 24 hours of receipt), your refund will be processed and a credit will be applied to the original card used for this purchase.

Please note: that the funds will take 2-3 days to transfer back to your account.

What's your shipping policy?

Answer: Please allow 1-2 business days for your order to be processed through our fulfilment center(s), except for the end of the calendar year, when seasonality may cause orders to take longer to process. Once picked up by the carrier, we'll email the tracking information to you. At this point, orders take anywhere from 1-5 business days for delivery, weather permitting. Click [here](#) for our full shipping policy!

Will my order be subject to sales tax?

Answer:

For orders subject to sales tax: We're required by law to collect sales tax on orders shipping to addresses in these states: Alabama, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Nebraska, New York, New Jersey, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Washington, Washington DC, Wisconsin, and Wyoming. The tax applied to your order will be the combined state and local rate for the zip code where your order shipped.

For self-reporting state sales and use tax: We don't collect sales tax on orders shipping outside of the above mentioned states. However, just because we don't collect and aren't required to collect sales tax in other states, doesn't necessarily exempt you from paying a sales or use tax in your state. A purchase is not exempt merely because it was made online or other remote methods. In particular, the states of Colorado, South Dakota, Oklahoma, and Vermont require the reporting and payment of use tax for out of state untaxed purchases.

For more information on how to file use tax returns, please visit your state's tax website:

Colorado: Colorado Department of Revenue at <http://www.colorado.gov/revenue>

Oklahoma: Oklahoma Tax Commission at www.tax.ok.gov

South Dakota: South Dakota Department of Revenue at <http://www.state.sd.us/drr2/>

Vermont: Vermont Department of Taxes' at <http://www.state.vt.us/tax/index.shtml>