**How your Lifetime Benefit Solutions FSA can help**

Co-pays and deductibles for primary care and behavioral therapy appointments are eligible expenses covered by flexible spending accounts (FSAs). So are prescription medications. In addition, smoking cessation program costs and over-the-counter nicotine gum and patches are eligible for reimbursement from an FSA.

**Smoking Cessation Programs: FSA Eligibility**

SMOKING CESSATION PROGRAMS: ELIGIBLE WITH A FLEXIBLE SPENDING ACCOUNT (FSA)

A smoking cessation program is eligible for reimbursement with a flexible spending account (FSA). A smoking cessation program is not eligible with a dependent care flexible spending account (DCFSA) or a limited-purpose flexible spending account (LPFSA).

**What is a smoking cessation program?**

Smoking cessation programs are healthcare-provider assisted programs for adults that include counseling, medicine, consultations, coaching, and more. They are offered by municipal, state and federal healthcare networks, nonprofits, and private institutions. They may be free or have their own expenses. They may entail prescription medicines such as nicotine gum, nicotine patches, prescription pills that affect the chemical uptake of nicotine and other neurological chemicals. Consultations and coaching services help an individual define their goals and set progress benchmarks that can be assessed over time.

**What is nicotine gum?**

Nicotine gum is a smoking cessation product. It's a chewable gum that contains nicotine which is released upon chewing in the mouth. Nicotine gum should not be chewed continuously like normal gum. Instead, nicotine gum should be chewed and then held against the cheek and gum for a short period, then chewed again, etc. Nicotine gum releases nicotine when chewed, and the nicotine is absorbed through the tissues of the cheek and gum. If the nicotine gum is chewed continuously, then the nicotine will be swallowed with the increased saliva produced due to the chewing action. Swallowing nicotine with saliva can cause an upset stomach, headache, and nausea.

Nicotine gum can be prescribed by a medical doctor as part of a smoking cessation program. The smoking cessation program may include other nicotine supplements such as patches, pills, etc. Nicotine gum is eligible for reimbursement with a consumer-directed healthcare account if it has been prescribed by a medical doctor as part of a smoking cessation program.

**What are nicotine patches?**

Nicotine patches are a smoking cessation product. The nicotine patch is a transdermal patch that releases nicotine into the body through the skin. Smoking cessation plans often include nicotine replacement therapy, and nicotine patches are one method of employing a nicotine replacement therapy. The purpose of a nicotine replacement therapy plan is to ease an individual away from a smoking habit by mitigating the effects of nicotine withdrawal and lowering the adverse effects of nicotine dependency on the individual's overall ability to proceed with a smoking cessation plan. Nicotine withdrawal is generally unpleasant, as the chemical is addictive, and individuals suffering from nicotine withdrawal are likelier to fail at their smoking cessation plan. Mitigating the effects of nicotine withdrawal while proceeding with a smoking cessation plan has been shown in certain studies to assist an individual with achieving their overall smoking cessation goals.

Nicotine patches can be prescribed by a medical doctor as part of a smoking cessation program. The smoking cessation program may include other nicotine supplements such as gum, pills, etc. Nicotine patches are eligible for reimbursement with a consumer-directed healthcare account if it has been prescribed by a medical doctor as part of a smoking cessation program.

Nicotine Gum and patches are sold in a variety of Over-the-Counter (OTC) packages by several different brands. A medical doctor will prescribe a specific strength and usage amount based on the individual's previous smoking habit. Nicotine patches provides nicotine to the user's bloodstream, and therefore the same health concerns will arise from the use of nicotine gum as with cigarettes, absent the risks and damages resulting from smoking.