



Eyewear statement bundled with a product warranty

Bayou City Optical

1201 FM 1960 Rd W, Sugar Land, TX 77023 · (281) 555-0180

Sales Invoice #SI-77421

Date of service: 08/06/2025

Patient: Alex R. Sample

Item	Amount
Comprehensive eye exam	\$95.00
Designer frames — Ridley 214	\$180.00
Prescription lenses — hi-index, AR coat	\$220.00
2-Year Protection Plan / Product Warranty ①	\$89.00
Sales tax ③	\$40.37
Total charged & submitted ②	\$624.37

Paid in full · Visa ending 0213 · Thank you!

✗ PARTIALLY ELIGIBLE

Only part of this qualifies — it must be corrected before it's paid.

WHY THIS FAILS

- ① **The 2-Year Protection Plan / warranty (\$89) is not FSA-eligible.** A product warranty or service contract isn't medical care under IRS §213(d) — eyeglasses are eligible, but a plan to replace them if they break is not.
- ② **The claim was submitted for the whole total (\$624.37), warranty included.** The card system will short-pay or flag it, because the eligible amount is lower than what was claimed.
- ③ **Sales tax on the warranty line rides along too.** Tax on an ineligible item is itself ineligible, so a few more dollars are baked in.

✓ WHAT TO SEND INSTEAD

Resubmit for the **eligible lines only** — exam + frames + lenses (and tax on those) = **\$519.06**. Ask the optical shop to itemize so the eligible subtotal is obvious, or circle the warranty line and note it's excluded. The exam, frames, and lenses are all fine on their own.

SAMPLE — synthetic teaching exhibit; fictitious provider, patient & data. **Not a real record.**