Don't Let Your Vision Benefits Expire: FSA and HSA Funds Can Cover Vision Correction Procedures like LASIK

Year-End Deadline Approaches for Flexible Spending Account Holders to Use Pre-Tax Dollars for Permanent Vision Correction

The Refractive Surgery Council helps consumers make informed choices about their vision correction options.

DALLAS, TX, UNITED STATES, November 12, 2025 /EINPresswire.com/ -- As the calendar year draws to a close, the Refractive Surgery Council reminds Americans with Flexible Spending Accounts (FSAs) that December 31 is the deadline to use their pre-tax healthcare dollars or risk forfeiting unused funds. Importantly, with more than one-third of Americans needing vision correction, many account holders don't know that vision correction procedures, including LASIK, SMILE, PRK, and ICLs, are IRS-approved eligible expenses for both FSA and Health Savings Account (HSA) funds. These tax-advantaged accounts are a smart financial strategy for those considering vision correction surgery.

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> *Source: IRS Publication 502*

How Much is In Your FSA Account?

For 2025, individuals could contribute up to $3,300 to their FSA accounts, and families could set aside up to $6,600. Again, these funds must be used before the end of the year on qualifying medical expenses.
A qualified medical expense is any out-of-pocket money paid toward the diagnosis, treatment, cure, or prevention of a disease. The IRS maintains a list of goods and services that meet the criteria in its Publication 502. There, the IRS states:
"You can include in medical expenses the amount you pay for eye surgery to treat defective vision, such as laser eye surgery…"

Maximizing Your FSA Benefits Before Year-End

FSA funds typically must be used within the calendar year ending December 31, though some plans offer a grace period of up to 2.5 months into the new year or allow a carryover amount of up to $680 into 2026. For those planning ahead, the 2026 FSA contribution limit is $3,400 - a $100 increase from 2025.

Unlike FSAs, HSA funds have no "use it or lose it" requirement and can accumulate indefinitely. The HSA contribution limits for 2026 are:
Individuals: up to $4,400, an increase of $100 from 2025
Families: up to $8,750, a $200 increase compared with 2025

Why FSA Benefits Matter: The Cost of Temporary Vision Solutions

Glasses and contact lenses provide temporary vision correction, requiring a lifetime of ongoing expenses. Prescription glasses are typically replaced every year or two, and often multiple pairs, like sunglasses, are needed. Daily disposable contact lenses are a monthly expense. Other types of longer-wearing contacts require accompanying supplies such as cases and solutions, which add up over time. Additional costs include specialized sports eyewear, like prescription goggles for swimming.

Consider the lifetime expense comparison: The average person spends thousands of dollars on glasses, contacts, solutions, and cases over decades. The average cost of LASIK ranges from $2,000 to $3,000 per eye, representing a one-time investment that can eliminate or dramatically reduce dependence on corrective eyewear.

Take Action Before December 31

The Refractive Surgery Council encourages account holders interested in vision correction to:
1. Review their current FSA balance and deadline requirements
2. Schedule a consultation with a qualified refractive surgeon to determine candidacy
3. Consider combining FSA funds from the grace period with next year's contributions if needed
4. Explore financing options for any costs exceeding FSA/HSA balances

Most patients experience significant vision improvement, achieving 20/20 or better vision, after a vision correction procedure, and generally can return to many routine activities within 24 hours of the procedure.

For more information about using FSA and HSA funds for vision correction procedures, consult your benefits administrator or visit a qualified eye care professional to discuss whether you're a candidate for one of the many vision correction treatment options available today.

About the Refractive Surgery Council
Formed in 2010, the Refractive Surgery Council (RSC) is a leading voice in refractive surgery.

Members include industry leaders Alcon, Bausch + Lomb, Johnson & Johnson Vision Surgical, RxSight, STAAR Surgical, and ZEISS, as well as medical organizations including the American Society of Cataract and Refractive Surgery (ASCRS), the American-European Congress of Ophthalmic Surgery (AECOS), and the Refractive Surgery Alliance Society. Through research-based education, RSC helps people make informed choices about laser vision correction. Learn more at americanrefractivesurgerycouncil.org.

Frequently Asked Questions

Q1: Can FSA and HSA funds be used for LASIK or other vision correction procedures?
Yes. The IRS allows laser eye surgery, including LASIK, SMILE, PRK, and ICLs, as eligible medical expenses under Publication 502. Both FSA and HSA funds may be applied toward these procedures.

Q2: What is the FSA contribution limit for 2025 and 2026?
In 2025, individuals can contribute $3,300 and families $6,600. In 2026, limits rise to $3,400 for individuals and $6,800 for families.

Q3: What happens if I don't use my FSA funds by December 31?
Unused FSA funds are typically forfeited unless your plan offers a grace period (up to 2.5 months) or a small rollover allowance (up to $680 from 2025 into 2026).

Q4: How do HSAs differ from FSAs?
HSAs have no expiration date—funds roll over indefinitely. HSAs also offer higher contribution limits and may be invested for growth.

Q5: How much does LASIK cost compared to glasses and contacts?
LASIK typically costs $2,000–$3,000 per eye. Over a lifetime, glasses and contacts can cost significantly more due to recurring expenses.

Q6: How soon can I resume normal activities after LASIK?
Most patients return to many routine activities within 24 hours and achieve 20/20 or better vision shortly after.

Q7: How can I find a qualified refractive surgeon?
The Refractive Surgery Council recommends visiting americanrefractivesurgerycouncil.org to locate credentialed providers and learn about available procedures.

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