

The FLEXUP WELLNESS METHOD



How to use Tax-Free Dollars
to Fund Holistic Health,
Supplements, and Self Care

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2025 Edition

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This guide was designed to help individuals and families maximize the true potential of their FSA and HSA accounts — turning them into tools for real, holistic wellness.

With a unique blend of conventional medical training, psychiatric expertise, and functional medicine insights, the Flexup Wellness Method empowers you to:

- **Save money on wellness expenses you already invest in**
- **Legally expand what your FSA/HSA covers with a Letter of Medical Necessity**
- **Build long-term health and financial freedom**

Whether you're looking to financially support your gut, your hormones, your sleep, or your fitness — you're in the right place.

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Introduction: Why the System Is Failing You (And What You Can Do About It)

We are facing a full-blown health crisis—and no, it's not just about viruses or rising disease rates. It's about a system that was never truly built to keep you healthy in the first place.

Let's break it down:

- In 2023, the United States spent over **\$4.5 trillion** on healthcare—more than **\$13,000 per person** and nearly **one-fifth of our GDP**¹.

- Despite this, the U.S. ranks #40 in life expectancy².
- Chronic disease affects over 60% of Americans, and more than 40% live with multiple chronic conditions³.
- Obesity, diabetes, depression, autoimmune disease, and infertility are all on the rise³.
- Medical debt is the #1 cause of personal bankruptcy⁴.
- Every year, millions of Americans delay or **skip care** because they simply can't afford it⁴.

It gets worse. Chronic disease is no longer just an adult issue. Our kids are now facing the same health crisis, and the numbers are staggering:

- 1 in 2 American children has at least one chronic health condition.
(Think asthma, obesity, ADHD, anxiety, autoimmune issues—even prediabetes)
- The U.S. ranks last among developed nations in key child health outcomes
(Including infant mortality, preventable hospitalizations, and life expectancy)
- Despite spending more per person on healthcare than any other country, our results are worse

More embarrassment: During the COVID-19 pandemic, the United States—arguably the most advanced and resource-rich country in the world—had one of the **highest death rates per capita**. Compare that to countries like Haiti and Nigeria, two of the poorest nations on Earth:

- **U.S. COVID deaths per million (as of 2023):** ~3,500⁵
- **Nigeria:** ~17 deaths per million⁵
- **Haiti:** ~67 deaths per million⁵

Yes, there are reporting differences. But even with that caveat, the contrast is overwhelmingly stark. If money equaled health, we'd be the healthiest country on Earth.

Clearly, something deeper is broken.

The Root Cause Isn't Just Medical—It's Structural

Our healthcare system is not designed to create health—it's designed to **manage disease**.

Doctors are trained to:

- Treat lab values, not root causes
- Prescribe medications, not explore lifestyle
- Document for insurance, not for your healing

It's not their fault. It's the system.

Here's what's fueling the dysfunction:

- **Pharmaceutical companies** spend billions marketing to both doctors and consumers
- **Hospitals** are rewarded for doing more, not better
- **Insurance companies** profit off complexity and denials
- **Government policies** are influenced by corporate lobbying

This isn't about bad people—it's about bad incentives.

And those incentives are downstream from something even more fundamental: **our broken money system.**

Broken Money = Broken Healthcare

We live in a **fiat currency system**—meaning our dollars are no longer backed by anything tangible. They're created out of thin air by central banks and lose purchasing power over time.

Here's the problem:

- We keep throwing more (devalued) dollars at healthcare
- But money isn't the solution—**it's part of the problem**

Inflated dollars don't buy real healing. They fund more pills, more procedures, and more bureaucracy. Meanwhile, practitioners burn out, and patients stay sick.

If you're interested in protecting the value of your time and energy, Bitcoin may be worth studying. Unlike the inflationary U.S. dollar, Bitcoin's deflationary design offers a unique approach to preserving wealth—making it a compelling topic for anyone looking to better understand long-term financial security. The saying in Bitcoin enthusiasts is “Fix the money, fix the world.”

A Better Way: Reclaiming Power with Tools Already Available

Here's the good news: there are tools hidden in plain sight that empower you to take back control.

Tools like:

- **Health Savings Accounts (HSAs)**
- **Flexible Spending Accounts (FSAs)**
- And the underappreciated secret weapon: the **Letter of Medical Necessity (LMN)**

Used correctly, these aren't just tools. They're **your gateway to real wellness**.

They allow you to:

- Use **tax-free dollars** to invest in real health—nutrition, exercise, stress reduction
- Access interventions **insurance won't touch**: supplements, personal training, red light therapy, yoga, therapeutic mattresses
- Build an **emergency fund** you can tap when unexpected health expenses arise

This is the spirit of The Flexup Wellness Method.

Why This Book Exists

Discover the Flexup Wellness Method — a smarter way to take control of your health and finances. It starts with a simple health evaluation, followed by a personalized Letter of Medical Necessity. This unlocks powerful new ways to use your FSA or HSA to cover wellness expenses like supplements, fitness, and holistic care that usually aren't eligible.

And it doesn't stop there. When used right, your HSA isn't just a savings account — it's a triple tax-advantaged investment tool that can grow like a retirement account *and* be used for medical expenses tax-free.

The Flexup Wellness Method helps you expand what your health dollars can cover today, while building wealth for tomorrow.

This book is here to help you:

- Maximize the **tax advantages** already available to you
- Use your health dollars to build **resilience, not just manage symptoms**
- Bridge the gap between **finance, wellness, and strategic planning**

You'll meet real people—like a 38-year-old woman with obesity and metabolic syndrome who reversed her symptoms (including chronic sinusitis, fatigue, and IBS) through functional medicine. By using her HSA to cover a personal trainer, clean supplements, organic

groceries, yoga, and massage therapy, she saved **over \$2,190** in her first year—expenses that traditional insurance would've ignored.

This isn't fantasy. It's **legal, IRS-compliant, and already being used** by the top 1% who know how to play the game.

Now it's your turn.

Let's begin.

Sources:

1. Centers for Medicare & Medicaid Services. National Health Expenditure Data.
2. OECD Health Statistics 2023. Life Expectancy.
3. CDC National Center for Chronic Disease Prevention and Health Promotion.
4. Kaiser Family Foundation. 2023 Health Care Debt Report.
5. Worldometer COVID-19 Data, 2023.

PART I: THE UNTAPPED GOLDMINE

Chapter 1: What Are HSA and FSA Accounts, Really?

We've been conditioned to believe that health insurance is our only financial tool in healthcare. But most people overlook two of the most powerful options available—tools that can build wealth, reduce taxes, and support real wellness: **Health Savings Accounts (HSAs)** and **Flexible Spending Accounts (FSAs)**.

Let's break them down.

HSA vs. FSA: The Essentials

Both HSAs and FSAs allow you to use **pre-tax money** to pay for qualified medical expenses. That means you avoid income taxes (federal, state in most cases, and FICA) on every dollar you contribute and spend.

But they're different tools with different strengths.

Key Differences:

Feature	HSA	FSA
Eligibility	Must have a high-deductible health plan (HDHP)	No HDHP required; must be offered by employer
Who owns it	You own it	Employer owns it
Funds roll over?	Yes—indefinitely	No—"use it or lose it" (small rollover allowed)

Portable?	Yes—stays with you if you leave job	No—usually forfeited
Investable?	Yes—can grow tax-free	No investment allowed

2025 Contribution Limits

- **HSA (individual):** \$4,150¹
- **HSA (family):** \$8,300¹
- **FSA (healthcare):** \$3,200 per person²
- **HSA Catch-up (age 55+):** \$1,000 additional¹

The HSA’s Triple Tax Advantage

The HSA is often called the “**holy grail of tax-advantaged accounts.**” Why?

1. **Contributions are tax-deductible** (or pre-tax through payroll)
2. **Growth is tax-free** when invested
3. **Withdrawals are tax-free** when used for *qualified medical expenses*

No other account offers this trifecta.

By comparison:

- A 401(k) is tax-deferred, but withdrawals with gains are taxed
- A Roth IRA grows tax-free, but contributions are made with after-tax dollars

HSAs combine the best of both worlds if used for healthcare. And that’s where the real opportunity lies.

FSAs: Still Valuable (But Use with Care)

FSAs are great for people with predictable healthcare expenses. You contribute pre-tax dollars, just like an HSA—but the catch is the “**use it or lose it**” rule.

Some employers offer a grace period (2.5 months into the new year) or allow a **rollover of up to \$640**²—but if you don’t use the funds, you lose them.

They're helpful—but not portable, not investable, and less flexible.

Real-World Example: Single Person Using HSA or FSA

Let's say you earn \$120,000/year in Massachusetts and contribute \$3,000 to your HSA or FSA.

- **Federal tax savings (22%):** \$660
- **State tax savings (5%):** \$150
- **FICA savings (7.65%):** \$230

Total savings: \$1,040³

You just turned \$3,000 of health expenses into \$1,960 out-of-pocket—a **35% discount** for spending smarter.

Real-World Example: Family Maxing Out HSA

If a family contributes the full \$8,300 for 2025:

- **Federal savings (22%):** \$1,826
- **State savings (5%):** \$415
- **FICA savings (7.65%):** \$635

Total tax savings: \$2,876

That's money you would've lost to taxes—now redirected to fund wellness.

Rollover Rules

- **HSA:** Money rolls over **forever**. You own it.
- **FSA:** Most of the money must be used within the plan year. Up to \$640 may roll over if the employer allows².

Bottom Line

- If you're eligible, **HSAs are a no-brainer**. They build wealth, lower your tax bill, and pay for care with untaxed dollars.
- FSAs are helpful for employees with recurring expenses—but plan carefully to avoid losing unused funds.

- And when paired with a **Letter of Medical Necessity**, both accounts can fund things most people never knew were eligible.

In the next chapter, we'll show you how these accounts are more than just savings—they're a **tax-sheltered wealth strategy hiding in plain sight**.

Sources:

1. IRS Revenue Procedure 2024-25, HSA contribution limits
2. IRS Publication 969 and 502, FSA rollover rules
3. Massachusetts Department of Revenue; IRS Tax Brackets 2025

Chapter 2: Tax-Sheltered Healthcare – The Hidden Wealth Strategy

Most people think about tax savings when they're filing returns or talking to an accountant.

But what if you could build **real wealth** by optimizing your **healthcare spending**?

This chapter explains how HSAs (and to a lesser extent FSAs) are more than just flexible savings tools. They're strategic vehicles that can lower your tax bill, fund your wellness goals, and outperform many retirement accounts—all while staying completely IRS-compliant.

Save on Taxes Now

Every dollar you contribute to an HSA or FSA avoids:

- **Federal income tax**
- **State income tax** (in most states, including Massachusetts)
- **Payroll taxes (FICA)** when contributed via your employer

Let's say you're in a 22% federal bracket, 5% state bracket, and paying 7.65% in FICA. That's **34.65% in total tax savings** for each dollar you spend through your HSA or FSA.

So when you contribute **\$3,000** pre-tax to your HSA, you're effectively saving **over \$1,039** in taxes¹.

Invest and Grow Tax-Free

Here's where HSAs truly shine.

Unlike FSAs, **HSAs can be invested** just like a retirement account. That means:

- Contributions are tax-free
- Growth is tax-free
- Withdrawals for qualified medical expenses are tax-free

No other account offers that **triple-tax advantage**.

Let's say you max out your HSA every year from age 30 to 65 (that's 35 years). If you invest it in a broad-market ETF with a **7% annual return**, you could end up with **\$500,000+ of tax-free medical funds** in retirement².

Compare that to a 401(k): you pay taxes on withdrawals that include any gains.

Compare that to a Roth IRA: you use after-tax money upfront, no tax on gains.

With an HSA, you get both front-end and back-end tax benefits **if you use it for healthcare.**

Reimburse Yourself Later (And Save More Now)

Here's a strategy used by savvy planners:

- **Pay out-of-pocket for medical expenses now** (keep the receipts)
- Let your HSA money **grow tax-free** in the market
- **Reimburse yourself years later**, when the account has grown significantly

There's no statute of limitations on HSA reimbursements—as long as you keep the receipts³.

Example: You pay \$2,000 this year for therapy and save the receipt. In 10 years, your HSA has doubled. You now reimburse yourself from the HSA—and your growth was tax-free.

Why HSA > 401(k) for Many People

We're not giving financial advice here. But consider this:

Feature	HSA	401(k)
Contributions	Pre-tax	Pre-tax
Investment growth	Tax-free	Tax-deferred
Withdrawals for health	Tax-free	Taxable
Penalty-free use before 65	Yes, for medical expenses	No, with limited exceptions

In retirement, you'll always have medical expenses. Wouldn't it be better to use an account that lets you cover those costs without triggering a tax bill?

Bottom Line

- HSAs are more than savings—they're **health-optimized wealth tools**.
- Used correctly, they let you reduce your taxes, grow long-term funds, and create a flexible backup plan.
- Pair it with a **Letter of Medical Necessity**, and you unlock even more ways to direct those dollars toward real health.

In the next chapter, we'll show you how a simple piece of paper—the LMN—can transform what your HSA or FSA can cover.

Sources:

1. IRS Tax Brackets and FICA Rates, 2025 (Massachusetts)
2. HSA Growth Calculator: Fidelity, Vanguard Estimates, 35-Year Compounding
3. IRS Notice 2004-50: No time limit on reimbursements with documentation

PART II: BREAKING THE SYSTEM (LEGALLY)

Chapter 3: The Power of the Letter of Medical Necessity (LMN)

Most people don't realize it, but a single sheet of paper—the **Letter of Medical Necessity (LMN)**—can dramatically expand what your HSA or FSA will cover.

From supplements to saunas, gym memberships to therapeutic mattresses, a properly written LMN can unlock tax-free spending on services and products that aren't normally reimbursed.

What Is an LMN?

A LMN is a statement from a licensed healthcare provider that explains why a certain service, product, or therapy is **medically necessary** for a specific condition.

Here's the key: while the IRS has a list of generally eligible items, there's a massive category called "**potentially eligible**"—things that can be reimbursed **if** they're backed by an LMN.

Think of it as your golden ticket to personalized care—one that also saves you a serious amount of money.

Why the IRS Allows It

According to **IRS Publication 502**, an expense qualifies as medical if it's used to **diagnose, treat, mitigate, or prevent a disease, or to affect a structure or function of the body**¹.

That's broad. And intentionally so.

It means:

- If a provider says you need a **mattress to improve sleep and reduce back pain**—it may qualify.

- If you have IBS, and your provider recommends **probiotics and dietary enzymes**—those may qualify.
- If you’re recovering from a surgery and need **massage therapy**—it may qualify.

Examples of Common “Potentially Eligible” Expenses with LMNs

Category	Examples
Supplements	Probiotics, omega-3s, magnesium, adaptogens
Fitness	Gym memberships, home gym equipment, personal training
Sleep	Therapeutic mattresses, sleep studies, wearable trackers
Recovery	Massage therapy, chiropractic care, red light therapy
Environment	Air purifiers, chemical-free detergents, EMF blockers
Mental health	Breathwork apps, yoga, functional therapy, coaching
Wellness tools	Infrared sauna, cold plunge, even a backyard pool (if recommended for rehab or chronic pain) ²

IRS Compliance and the “Gray Zone”

An LMN doesn’t guarantee approval. But it’s a powerful tool for:

- **HSA audits:** showing legitimate medical intent
- **FSA reimbursements:** getting reimbursed for custom care

- **Pre-tax purchases:** legally shielding you from extra tax liability

When properly written, an LMN bridges the gap between **standard care** and **personalized, functional health**.

What Makes a Legit LMN

- Written by a licensed provider (MD, NP, PA, etc.)
- States the patient's **diagnosis or condition**
- Links the condition to the **recommended treatment or product**
- Specifies **duration** of medical need (e.g., 12 months)
- Is kept on file for at least **3 years** in case of audit³

The Flexup Wellness Method Advantage

Flexup Wellness PLLC offers telehealth evaluations specifically for LMNs. After a brief but thorough consultation, patients become a bona fide patient and receive:

- A professionally written LMN
- Support documentation for taxes or employer plans
- Help navigating qualified product vendors

It's fast, convenient, and legally sound.

Bottom Line

You're already spending money on wellness. An LMN helps make those expenses **tax-free**.

Use your HSA or FSA to fund what actually works for you—and reclaim both your health and your wallet.

In the next chapter, we'll explore how an LMN can even serve as an **emergency fund** when life throws a curveball.

Sources:

1. IRS Publication 502, "What Medical Expenses Are Deductible?" (2024 edition)

2. National Institute of Health – Use of Alternative Therapies in Chronic Disease Management (2023)
3. IRS Audit Guidelines on Health Accounts – Recordkeeping Recommendations

Chapter 4: Turning LMNs Into an Emergency Fund

What if your health account could be more than just a wellness tool—what if it could be a **financial lifeline** in times of crisis?

A properly used HSA, paired with a well-documented LMN, doesn't just support your physical health—it can function like an **emergency savings account** with major tax advantages.

A Real-Life Scenario

Imagine your car breaks down and you need \$2,000 fast. Most people reach for a credit card or borrow from savings. But what if you:

- Had paid for \$2,000 worth of eligible medical expenses earlier in the year (like organic food, personal training, supplements, or yoga classes)...
- Had an LMN and saved your receipts...
- Could now **reimburse yourself from your HSA** tax-free and penalty-free?

That's exactly how the **delayed reimbursement strategy** works supported by The flexup Wellness Method.

HSA as Your Back-Up Plan

Here's what this strategy looks like in practice:

1. Spend pre-tax dollars on health-related expenses.
2. Keep receipts + valid LMNs.
3. Let your HSA investments grow.
4. Reimburse yourself later—whenever you need the money.

This creates an **on-demand emergency fund** that you control.

Real Example: Sarah's Story

Sarah, a 38-year-old professional in Massachusetts, was struggling with metabolic syndrome, IBS, and fatigue. She worked with a functional medicine provider who created a holistic plan that included:

- Gym membership + personal trainer
- Functional foods and supplements
- Chemical-free home products
- Yoga classes
- Monthly massage therapy

These would've cost her over \$7,300 out-of-pocket. But with a detailed LMN and her HSA card, **she paid with pre-tax dollars—saving nearly \$2,190 in taxes.**

Fast forward six months: Sarah's car needs major repairs. Instead of tapping savings, she reimburses herself from her HSA (for her earlier eligible expenses), using **tax-free funds** to cover the bill.

Her health improved. Her finances stayed intact. That's the kind of outcome we all want.

Other Creative Uses

An LMN-backed HSA or FSA can be used for:

- **Supplements** ordered through Fullscript (Flexup Wellness clients get 15% off all orders)
- **Organic groceries**
- **Yoga, breathwork, and meditation apps**
- **Cold plunges or saunas** recommended for stress and inflammation
- Even a **swimming pool** installed for chronic joint issues or rehab needs (when medically documented)

You don't have to wait for disaster to strike—these funds are ready when you are.

Bonus: Funding Joy

Let's say you're feeling burnt out and your provider recommends a **therapeutic retreat** or recovery-focused vacation. With an LMN and a justified condition (e.g., anxiety, PTSD,

chronic fatigue), portions of that trip—like the wellness center stay, yoga classes, or even special meals—might be reimbursable too¹.

We're not saying your next beach trip is tax-free. But you might be surprised what qualifies when it's medically necessary and properly documented. You may also consider using past receipts to justify withdrawals that **pay for a family vacation too**

Bottom Line

Your HSA or FSA isn't just for routine visits and prescriptions.

With an LMN and good record-keeping, it can:

- Cover your wellness
- Shield your finances
- Bail you out of tight spots
- Fund a family vacation with an average of 30% savings.

Next up, we'll explore how **1% of the wealthiest people already use these strategies**—and how you can too.

Sources:

1. IRS Private Letter Rulings; IRS Publication 502 interpretations on medically necessary travel and accommodations (2024)

PART III: HOLISTIC HEALTH YOU DIDN'T KNOW WAS ELIGIBLE

Chapter 5: The 5 Pillars of Health You Can Get Covered

The healthcare system doesn't pay for what actually makes you healthy.

But your HSA or FSA—with the right documentation—can.

Here are the **five core pillars of holistic health** that can become **tax-free investments** in your wellness with the help of a Letter of Medical Necessity (LMN).

1. Nutrition

From supplements to functional foods, personalized nutrition is often the missing key in chronic disease management. Yet it's rarely covered by traditional insurance.

With an LMN, your HSA/FSA can cover:

- Omega-3 fatty acids
- Organic foods
- Magnesium glycinate
- Probiotics
- Vitamin D + K2
- Protein and other supplements
- Adaptogenic herbs (ashwagandha, rhodiola)
- Digestive enzymes and medical-grade functional foods

 *Flexup Wellness patients get 15% off Fullscript, which also carries chemical-free hand soaps, detergents, sunscreens & more.*

2. Movement

Exercise isn't optional—it's medicine.

And if prescribed by a healthcare provider, it can become a reimbursable health expense.

Covered options may include:

- Gym memberships
- Home gym equipment
- Personal training sessions
- In person, virtual fitness classes or apps (Flexup Wellness clients receive a significant discount on the meditation app “The Way” and apps like “Nerva” for IBS)

With rising rates of obesity, metabolic dysfunction, and anxiety, **movement prescriptions** are among the most powerful interventions available today¹.

3. Sleep

Quality sleep improves everything—from hormone balance to brain function.

But most people struggle with it, and few think of it as a reimbursable need.

HSA/FSA-eligible with an LMN:

- Therapeutic mattresses
- Sleep coaching or CBT-I programs
- Wearable sleep trackers (if used for medical sleep monitoring)
- Sleep studies

4. Recovery

Chronic stress and inflammation sabotage healing.

Here’s what recovery-based health looks like—with HSA coverage:

- Massage therapy for muscle tension or post-injury care
- Chiropractic care for back or nerve issues
- Infrared sauna sessions for detox and chronic fatigue
- Cold plunge tubs for inflammation and mental health regulation

These modalities are increasingly supported by data²—but often left out of “sick care.”

5. Stress & Mental Health

Mental health isn't just about crisis intervention. It's about prevention, stress regulation, and cognitive resilience.

Eligible with the right documentation:

- Functional therapy and coaching
- Breathwork sessions or apps
- Meditation tools
- Biofeedback wearables
- Nutritional psychiatry protocols

When paired with a Letter of Medical Necessity, these tools allow you to address the **real drivers** of chronic illness—without waiting for the system to catch up.

Bottom Line

You don't need to wait for a diagnosis to invest in your health. The Flexup Wellness Method has your back.

With the right strategy, your tax-free health account can support what's **actually working**:

- Proactive
- Personalized
- Proven

Next, we'll look at real case studies that show how people from all walks of life are using this method to reclaim their health.

Sources:

1. CDC: Physical Activity and Health Fact Sheet (2024)
2. NIH: Effects of Sauna and Cold Exposure on Stress and Inflammation (2023)

Chapter 6: Case Studies of Optimized Living

Let's bring this strategy to life with real people, real conditions, and real tax savings.

These case studies show how a strategic approach—using an HSA or FSA plus a Letter of Medical Necessity—helped everyday individuals reclaim their health and protect their financial well-being.

Case 1: Jenna, 35 — IBS, Anxiety, and Poor Sleep

Jenna had battled bloating, fatigue, and anxiety for years. After multiple visits to GI specialists and prescriptions that barely moved the needle, she turned to a functional health provider.

A root-cause approach revealed:

- Gut dysbiosis
- Food sensitivities
- Magnesium, Vitamin D and omega-3 deficiencies

Her practitioner issued a detailed LMN recommending:

- Daily probiotics and digestive enzymes
- Magnesium glycinate, Vitamin D3 +K2, and omega-3 fatty acids
- Breathwork coaching for vagal tone
- A therapeutic mattress to improve sleep quality

Outcomes:

- Symptoms improved significantly within 3 months
- Reduced anxiety and better sleep
- She saved over \$950 using her FSA
- Discontinued two prescription medications

Case 2: Mark, 50 — Prediabetes and Chronic Fatigue

Mark, a busy executive, was heading toward type 2 diabetes. Labs showed:

- Fasting glucose of 116 mg/dL

- A1c of 6.3%
- Elevated triglycerides

His wellness plan focused on metabolic repair:

- Functional meal replacements with adaptogens
- Berberine and magnesium for insulin sensitivity
- Gym membership and personal trainer 2x/week
- Infrared sauna for recovery and detox support

Outcomes:

- A1c dropped to 5.6% in 4 months
- Lost 18 pounds
- Energy and productivity improved
- Saved \$1,200 with his HSA and LMN

Case 3: Leo, 28 — Athletic Recovery and Immune Resilience

A high-performing triathlete, Leo was constantly battling soreness, poor sleep, and frequent colds.

His LMN focused on recovery:

- Monthly massage therapy for muscle repair
- Cold plunge access for inflammation
- Red light therapy sessions
- Fullscript immune protocol: zinc, vitamin C, echinacea, and quercetin

Outcomes:

- Fewer missed training days
- Improved race recovery and sleep
- Over \$1,800 in recovery-related expenses covered by FSA

Case 4: Rachel, 42 — A Mom Optimizing Family Care

Rachel and her husband both worked full-time and raised two young kids. With a family HSA, they wanted to optimize every dollar.

They received LMNs for:

- Multivitamins and probiotics for the kids
- Breathwork and yoga apps for Rachel's stress
- Chiropractic care for her husband's chronic back pain
- Non-toxic cleaning and household products from Fullscript with 15% discount through as a Flexup Wellness patient

Outcomes:

- Tax savings of \$2,400 in one year
- Fewer sick days across the family
- More energy, better stress management, and peace of mind

Bottom Line

These aren't one-offs. These are achievable outcomes with the right strategy.

Functional health interventions + tax-smart spending = real results.

Next, we'll show how to get your LMN quickly, easily, and 100% legally.

PART IV: THE FLEXUP WELLNESS METHOD

Chapter 7: How to Get a Legit LMN Quickly and Easily

Let's break it down. You're sold on the idea of a Letter of Medical Necessity (LMN)—but how do you actually get one that holds up to scrutiny and gets results?

Here's your step-by-step guide.

Step 1: Understand What Makes an LMN Legit

An LMN isn't just a note scribbled on a prescription pad. It must:

- Be written by a licensed medical provider (MD, DO, NP, PA)
- Include a specific diagnosis (e.g., anxiety, insomnia, joint pain)
- Link the product/service to the treatment of that condition
- State that the item is medically necessary

Step 2: Choose the Right Provider

Your primary care doctor might be sympathetic—but that doesn't mean they'll take the time to write a proper LMN. That time is unreimbursed and this isn't standard practice, and not learned in medical school. They may try, and the letter may get rejected.

Look for someone who:

- Understands functional medicine or holistic care
- Is familiar with the IRS guidelines for LMNs
- Offers virtual evaluations for convenience

 *Flexup Wellness PLLC* specializes in this. After a short online evaluation, they provide a personalized LMN that meets IRS criteria—fast, affordable, and 100% telehealth that comes with 100% refund if not found eligible by the practitioner.

Step 3: Know What's Covered

There are two categories:

1. Automatically eligible: These don't need an LMN.

- Doctor visits, lab tests, insulin, crutches, etc.

2. Potentially eligible: These require an LMN.

- Supplements
- Organic groceries
- Chemical and dye free products
- Massage therapy
- Gym memberships and personal training
- Cold plunge, sauna, red light therapy
- Therapeutic mattresses
- Fitness classes for medical conditions
- Even a medically necessary backyard **swimming pool** if used for joint rehab or disability recovery¹

Step 4: Document and Store Everything

You don't need to submit the LMN unless asked, but you **must keep it on file** with:

- The date of issue
- A matching receipt for the item/service
- A clear diagnosis + medical justification

 Use a physical folder or digital system to save all LMNs and receipts. Some apps (shoeboxed, quickbooks, or smart receipts to name a few) help you organize this automatically.

Step 5: Use It or Get Reimbursed

- If using an FSA card or HSA debit card, some vendors will ask for documentation.
- If paying out of pocket, you can reimburse yourself later—just retain all records.

Pro Tip: Use the LMN Like a Prescription

Your LMN is like a **wellness prescription pad**. Once you have one, you can apply it to multiple purchases throughout the year as long as it is stated on the LMN by the practitioner. So be sure to ask.

Example:

A provider issues an LMN for chronic back pain. You can use that LMN for:

- Therapeutic mattress
- Infrared sauna
- Monthly massage therapy
- Stretching and yoga classes
- Even a swimming pool!

All paid for with **tax-free money**.

Bottom Line

Getting an LMN is easier than most people think.

With the right provider and clear documentation, you unlock a powerful tool to:

- Lower your tax bill
- Pay for what actually helps
- Stay compliant with IRS rules

Next up, we'll show you where to shop for these eligible items—and how to stack rewards like cash-back, discounts, and HSA-compatible tools.

Sources:

1. IRS Publication 502: Medical and Dental Expenses (2024); IRS Private Letter Rulings on medically necessary installations and therapies

Chapter 8: HSA/FSA Approved Vendors & Tools

Now that you've got a legitimate LMN, let's talk about where to use it—and how to maximize every tax-free dollar.

Whether you're buying supplements, a new therapeutic mattress, or scheduling a deep tissue massage, you have options.

Trusted Vendors for HSA/FSA Spending

Supplements & Wellness Products

- **Fullscript:** A professional-grade supplement platform with over 20,000 high quality items offering high-quality vitamins, adaptogens, and functional foods.
 -  *Flexup Wellness patients get 15% off automatically.*
 - They also carry non-toxic household products, including:
 - Chemical-free hand soaps
 - Laundry and dishwasher detergents
 - Mineral-based sunscreens

Online Retailers

- **Amazon:** Has a dedicated FSA/HSA section. Be sure to filter for "FSA or HSA eligible" items.
- **Target & Walmart:** Sell eligible medical and wellness products in-store and online.
- **HSA Store & FSA Store:** Curated platforms with IRS-approved items (and no guesswork).

Services & Experiences

With an LMN, you can pay for:

- Gym memberships (including boutique fitness classes)
- Organic food
- Yoga, Pilates, and movement therapy
- Massage therapy
- Therapeutic mattress
- Sleep coaching, CBT-I, and more. Ask a Flexup Wellness practitioner when in doubt.

How to Pay

1. Use Your HSA/FSA Debit Card

Use this directly at checkout when possible. Save your LMN and receipt for your records.

2. Pay Out of Pocket and Reimburse Yourself Later

This gives you flexibility and can let you earn rewards on a personal card. Speaking of which...

Stack Benefits with the Right Credit Card

 *Fidelity 2% Cash Back Visa* — here's the strategy:

- Make an eligible HSA/FSA purchase using your credit card
- Get 2% back, automatically deposited into a:
 - Roth IRA
 - Traditional IRA
 - 529 college savings plan
 - **Even your HSA** (if opened through Fidelity)
- Then reimburse yourself from your HSA using a check or transfer. Yes, you can get checks from your HSA administrator if requested.

Note: The author is not affiliated with Fidelity, just a happy client.

Receipt Storage & Expense Tracking

Keep everything organized with one of these:

- A spreadsheet with date, item, provider, and amount
- Scanned PDFs of receipts and LMNs saved to cloud storage
- **Quickbooks, shoebox, receipt saver**, or other dedicated receipt tracker apps

Bonus Tools to Save Even More

- **GoodRx:** Get massive discounts on prescriptions—even if you're using an HSA.
- **Flexup Wellness:** Your go-to for fast, compliant LMNs that unlock all these opportunities.
- **HSA Store App:** Track spending, find vendors, and even scan items to check eligibility.

Bottom Line

Knowing where and how to spend your HSA or FSA funds isn't just about savings—it's about **elevating your life** without waiting for the insurance industry to catch up.

Next, we'll look at how to treat your HSA like a long-term investment tool, not just a savings account.

PART V: FINANCIAL PLANNING AND LONGEVITY

Chapter 9: The HSA as a Retirement Strategy

Most people think of HSAs as a health expense account—and they are. But they're also one of the most powerful long-term investment tools available. In fact, they may be even better than a 401(k) for many people.

Let's break it down.

Triple Tax Advantage—Still True in Retirement

An HSA is the only account that offers all three of these tax perks:

1. **Tax-deductible contributions**
2. **Tax-free growth on investments**
3. **Tax-free withdrawals for qualified medical expenses**

If you're strategic, you can contribute now, invest the funds, and use them tax-free later in life.

Use It Like a Stealth IRA

Here's the move:

- **Pay out of pocket now** for current expenses (save your receipts!)
- **Let your HSA investments grow tax-free** for decades
- **Reimburse yourself later** from the HSA when needed—whether it's 1 year or 20 years down the road

As long as the expense was qualified and occurred after your HSA was established, you can reimburse yourself at any time.

Example: The Delayed Reimbursement Hack

Let's say you:

- Contribute \$8,300 to your HSA in 2025 (family max)
- Pay \$3,000 in eligible expenses out-of-pocket
- Invest the full \$8,300 into a diversified ETF like the S&P 500

Assuming a 7% annual return, your \$8,300 could grow to over \$40,000 in 20 years¹. Meanwhile, you've saved those \$3,000 worth of receipts from the first year. You can pull that \$3,000 out tax-free at any point.

Now, let's say you continue to track eligible expenses each year—things like supplements, gym memberships, therapy, and out-of-pocket visits—adding up to an average of \$2,000 annually. Over 20 years, that's \$40,000 in documented expenses you can withdraw tax-free.

Effectively, your long-term investment gains become a **tax-free stream of reimbursement**, giving you **all the flexibility of an IRA, without the penalties or required distributions.**

Retirement-Eligible Expenses

You can use your HSA for the following once you retire:

- Medicare Part A, B, D premiums
- Long-term care premiums (up to IRS limits)
- Out-of-pocket dental, vision, and hearing expenses
- Copays, prescriptions, supplements with LMNs
- Nursing home or in-home care services

No Penalty After Age 65

Once you hit 65, your HSA becomes even more flexible:

- If used for **qualified medical expenses** → still tax-free
- If used for **non-medical expenses** → taxed like a traditional IRA, but no 20% penalty

This gives you additional retirement flexibility—use it for wellness or withdraw it like income.

Comparison: HSA vs. 401(k)

Feature	HSA	401(k)
Tax-deductible contributions	✓	✓
Tax-free growth	✓	✓
Tax-free withdrawals	✓ (for medical)	✗
Penalty-free access after 65	✓	✓
Must take RMDs	✗	✓

Bottom Line

Your HSA isn't just a short-term savings account—it's a long-term financial asset.

Used wisely, it becomes a **tax-free health fund, a retirement buffer, and a wealth-building vehicle** rolled into one.

In the next chapter, we'll integrate this knowledge into broader tax and business strategies.

Sources:

1. IRS Publication 969 (2024); Fidelity HSA Growth Calculator; J.P. Morgan Retirement Guide

Chapter 10: Tax Strategy Integration

HSA and FSA aren't just health tools—they're powerful financial levers when integrated into your broader tax and business strategy. If you're a 1099 contractor, small business owner, or running an S Corporation, you've got options.

Let's explore how to unlock them.

S Corporations and the HSA Advantage

S Corps are popular with health professionals, consultants, and small business owners. Here's how they can align with HSA strategy:

- **S Corp owners cannot directly contribute to an HSA through payroll**, but you can still make **personal contributions** to your HSA based on your eligibility.
- Use your **S Corp reimbursements** for qualifying medical expenses by setting up a **Section 105 Plan** (also called a Health Reimbursement Arrangement, or HRA) for employees. This can include your spouse if employed by the business.
- The business deducts reimbursements as a business expense, reducing overall taxable income.

1099 Income: Your Wellness, Your Write-Off

Independent contractors have flexibility. If you're earning 1099 income:

- You can **contribute to an HSA directly** if you're covered under a high-deductible health plan (HDHP).
- Consider using your income to pay for wellness expenses through your HSA and track deductions separately for unreimbursed health-related costs.
- Combine with a **Solo 401(k)** or **SEP IRA** for an additional tax-optimized retirement strategy.

The Family Management Company Strategy

This strategy involves setting up a sole proprietorship or LLC (often as a DBA) to employ family members for legitimate business tasks:

- Pay your spouse or children to help with admin, marketing, content creation, or logistics.
- **Wages paid to your children under age 18** are not subject to Social Security or Medicare taxes if employed by a sole proprietorship (or a partnership of the child's parents).
- Use their earned income to contribute to a **Custodial Roth IRA** or help fund wellness expenses tax-free through the household HSA.

Example:

- You pay your child \$6,000/year for legitimate work
- That's tax-deductible to your business, tax-free to them (under the standard deduction), and helps them build a financial foundation

Leveraging the HSA/FSA to Boost ROI on Wellness

When you use pre-tax dollars to cover:

- Supplements (requires a Letter of Medical Necessity)
- Gym memberships (requires a Letter of Medical Necessity)
- Organic groceries (requires a Letter of Medical Necessity)
- Mental health and coaching (may require a Letter of Medical Necessity)
- Massage and recovery tools (requires a Letter of Medical Necessity)

...you're essentially getting a **25–35% discount** (or more, depending on your tax bracket).

To ensure these expenses qualify, a **Letter of Medical Necessity (LMN)** is essential—and working with a knowledgeable provider is key. **Flexup Wellness PLLC professionals specialize in issuing legitimate LMNs** for supplements, fitness programs, holistic therapies, and more, helping you stay compliant while maximizing your savings.

When you work with Flexup Wellness PLLC, you'll become a **patient of the telehealth service**, supported by licensed healthcare professionals. Your experience is:

- **Professional and HIPAA-compliant**
- **Safe and secure**
- **Fully confidential**, with information never shared or sold

Flexup Wellness providers are legally bound to protect your private health information—so you can feel confident using this service to unlock the benefits of tax-free wellness.

You're not just investing in your health—you're making a smart, IRS-compliant financial decision.

Bottom Line

When wellness meets tax strategy, the result is powerful:

- Less tax paid
- More health coverage
- Generational financial literacy

Integrate your HSA and FSA into your business and family setup, and you're no longer just managing healthcare—you're building wealth around it.

In the next section, we'll wrap up the journey and equip you with your final checklist to start reclaiming your financial and physical health today.

Conclusion: Reclaim Your Health and Wealth with The Flexup Wellness Method

The healthcare system wasn't built for wellness—it was built for illness management. But now, you know better.

Through The Flexup Wellness Method, you've discovered how to:

- Optimize tax-free health accounts
- Use a Letter of Medical Necessity to cover holistic care
- Leverage functional medicine strategies that create real healing—not just symptom control
- Convert financial stress into financial strategy

You've learned how to align your health and money so both can thrive. And you've seen how small steps, done consistently, can unlock major transformation.

Ready to take action?

Visit [FlexupWellness.com](https://flexupwellness.com) to begin. You'll start with a **2-minute online health evaluation**, followed by a **brief telehealth or phone consultation** for any clarification and personalized recommendations.

This isn't just another wellness trend. It's a method. It's a system. And most importantly, it's a movement—for those who want to take back control.

Let the healing—and the saving—begin.

Common Questions

HSA & FSA Eligibility and Use

1. Can I open an HSA if I'm self-employed or on a health-sharing plan?

To open and contribute to an HSA, you must be enrolled in a qualified high-deductible health plan (HDHP). Self-employed individuals can absolutely open HSAs as long as they meet that requirement. However, health-sharing plans (like Christian Health Ministries or Medi-Share) do not qualify as HDHPs under IRS rules, so participants cannot legally contribute to an HSA while covered only by one of these plans.

Reference: IRS Publication 969 (2023)

2. What happens to my HSA if I change insurance or lose my job?

Your HSA is yours forever. It is not tied to your employer or insurance provider. If you lose your HDHP coverage, you can no longer contribute to the account, but you can still spend or invest the funds already in it without penalty.

Reference: IRS Notice 2004-50, Q&A 81-85

3. What if I use HSA money for something not technically allowed? Will I get audited?

If you use HSA funds for non-qualified expenses before age 65, the IRS imposes a 20% penalty plus regular income tax. While audits are rare, you must keep receipts and Letters of Medical Necessity (if applicable) to substantiate qualified claims. The burden of proof is on you, not your HSA provider.

Reference: IRS Form 8889 Instructions (2023)

4. Can I use my HSA to pay for my child's therapy if they're on my plan but over 18?

You can use HSA funds for any tax-dependent, even if they are over 18 and not on your current insurance plan. This includes children up to age 24 if they are full-time students or if you claim them on your taxes.

Reference: IRS Publication 502 (2023)

5. What happens to my HSA or FSA when I turn 65 or go on Medicare?

Once enrolled in Medicare, you can no longer contribute to an HSA, but you can continue to spend from it tax-free on qualified medical expenses. You can also pay for Medicare premiums, long-term care, and other expenses without penalty.

Reference: IRS Publication 969 (2023)

6. Should I prioritize HSA contributions over my 401(k)?

Many financial experts recommend funding your HSA before your 401(k) beyond the employer match.

HSA's offer a triple tax advantage: tax-free contributions, growth, and withdrawals for medical expenses. This makes it the most tax-advantaged account available.

Reference: Fidelity Viewpoints (2023), Morningstar HSA Analysis

7. What's the best way to invest my HSA for long-term growth?

While not financial advice, most experts recommend low-cost index funds or ETFs, such as the S&P 500, inside your HSA if you don't need the funds immediately. Choose an HSA provider that allows investment access (like Fidelity, Lively, or HSA Bank).

Reference: Morningstar HSA Rankings (2023)

Letters of Medical Necessity (LMNs)

8. Who decides what qualifies for a Letter of Medical Necessity?

A licensed healthcare provider determines if an expense is medically necessary to treat or prevent a condition. The IRS allows for flexibility, but proper documentation is required to support the expense.

Reference: IRS Publication 502; Treasury Reg. §1.213-1(e)(1)(ii)

9. Can I write my own LMN and have it signed by a provider?

No. The letter must be written or directly endorsed by a licensed provider. Services like Flexup Wellness PLLC offer legitimate evaluations and written LMNs compliant with IRS standards.

10. What's the best way to store and document my LMNs in case of audit?

Save PDF or physical copies of each LMN. Pair them with receipts and keep a spreadsheet or use apps like Quickbooks, Expensify, Evernote, or Smart Receipts. The IRS recommends keeping these for at least 7 years.

Reference: IRS Audit Guidelines for Medical Expenses

Eligible Expenses

11. Can I buy supplements or groceries from Amazon or Whole Foods and still get reimbursed?

Yes, with a Letter of Medical Necessity, certain supplements, functional foods, and dietary items may be eligible. Save the receipt and LMN, and ensure it's specific (e.g., "omega-3 for triglyceride control").

12. What about big-ticket items like a hot tub or cold plunge?

Possibly. If prescribed for a medical condition (e.g., fibromyalgia or recovery from orthopedic surgery), and supported by an LMN, it may qualify. Just note these are more likely to be scrutinized.

Reference: IRS Chief Counsel Advice 200502037

13. Are mental health apps and wearables (like Oura or WHOOP) eligible with an LMN?

Yes, if used to monitor or treat a health condition like insomnia, anxiety, or ADHD. A qualified LMN is required.

Business & Tax Strategy

14. If I own a business, can I reimburse myself through the company or through my HSA?

Sole proprietors and S Corps can use Section 105 medical reimbursement plans or HSAs for qualified expenses, but must avoid double-dipping. HSA reimbursements are separate and not deductible again by the business.

Reference: IRS Section 105 Plan Guidance; IRS Pub 969

15. How do I pay my spouse or kids through a family management company and tie it into HSA strategy?

You can legally hire your spouse or children for real work and pay them a wage. If they are W-2 employees, they can receive HSA-eligible HDHPs and contribute themselves, gaining family-wide tax advantage.

Consult a tax advisor to ensure compliance.

16. Can I deduct medical expenses *and* use my HSA for the same expense?

No. You must choose one method: either reimburse yourself through the HSA or deduct the expense as an itemized deduction. You cannot do both.

Reference: IRS Publication 502, IRS Notice 2004-2

Receipts & Recordkeeping

17. How long should I keep my receipts? Forever?

Keep them for at least 7 years, the IRS's general audit window. For delayed HSA reimbursements, **keep them indefinitely until you withdraw the funds.**

18. What app or system do you recommend for storing LMNs, receipts, and proof of medical need?

Use Google Drive, Dropbox, or secure apps like Expensify, Smart Receipts, or Evernote.

Big-Picture

19. Why haven't I heard about any of this from my employer, doctor, or accountant?

Most professionals stick to conventional practices or what's most common. HSAs and LMNs are underutilized tools because the system incentivizes reactive care, not proactive health or financial literacy.

20. How can I teach my kids to think about health and money this way?

Model it: talk about nutrition, savings, and preventative care like they're normal, daily decisions. Open a custodial Roth IRA or HSA for adult kids, and involve them in real spending and planning.

21. Could this strategy really work for lower-income families?

Yes—especially through employer FSA programs or low-cost HDHPs paired with community health resources. Even saving a few hundred pre-tax dollars per year can be a lifesaving buffer for medical emergencies.

Appendices

Appendix A: IRS Publication 502 – Simplified Summary

IRS Publication 502 is the foundational guide to what’s considered a “qualified medical expense” for HSA and FSA use. While it’s not always an easy read, this summary breaks it down into what you need to know:

Key Takeaways:

- Most conventional medical, dental, and mental health services are eligible
Nutritional supplements, fitness expenses, and holistic treatments often require a Letter of Medical Necessity (LMN)
Cosmetic procedures, general hygiene, and most over-the-counter items without medical justification are not eligible

✓ For the full publication, visit: [IRS Publication 502 \(2025\)](#)

Appendix B: Sample Letters of Medical Necessity (LMNs)

Below are brief templates and condition-specific examples to guide your LMN discussions. These should always be personalized by a licensed provider (like those at Flexup Wellness).

Sample Conditions:

- ADHD → For: neurofeedback, supplements, exercise equipment, coaching
- Sleep Apnea → For: therapeutic mattress, air purifiers, sleep coaching
- Anxiety & Depression → For: magnesium, omega-3s, massage, breathwork apps
- IBS/Gut Health → For: probiotics, gut-healing supplements, organic food
- Obesity/Metabolic Syndrome → For: gym, personal trainer, meal prep programs
- Autoimmune Disease → For: functional lab tests, detox tools, sauna use
- Chronic Fatigue → For: red light therapy, B12 supplements, adrenal support

✓ *Note: Always include specific diagnosis codes, goals of therapy, and how the intervention supports the condition.*

Appendix C: Top 50 FSA/HSA-Eligible Items

Always Eligible (No LMN Needed):

- Doctor/dental/mental health visits
- Eyeglasses & contact lenses
- Prescription medications
- Menstrual care products
- Bandages, braces, and orthotics
- Insulin and diabetic supplies

Potentially Eligible (With LMN):

- Nutritional supplements (e.g. magnesium, vitamin D, probiotics)
- Fitness classes or gym memberships
- Therapeutic mattress or pillows
- Organic groceries for gut/immune conditions
- Massage therapy and acupuncture
- Red light therapy and infrared sauna
- Breathwork/meditation apps (e.g., Headspace, Calm)
- Wearable health trackers (Oura, Fitbit)
- Cold plunge equipment
- In-home water or air filters
- Swimming pool
- Air conditioning
- Sauna home equipment
- CBD

✓ For a complete and searchable list, visit [HSAStore.com](https://www.HSAStore.com) or [FSAStore.com](https://www.FSAStore.com) for additional guidance.

Appendix D: Trusted Providers & Platforms

Here's a curated list of trusted vendors and platforms where you can purchase eligible items, submit LMNs, and track your expenses.

Health & Wellness Shopping:

- [Fullscript](#): Supplements, chemical-free home goods (save 15% through Flexup Wellness)
- [HSA Store / FSA Store](#): Curated for compliance
- Amazon (filter by “HSA/FSA Eligible” badge)
- Target / Walgreens (select OTC and health items)

Letter of Medical Necessity:

- [Flexup Wellness PLLC](#): Quick telehealth evaluations, \$57 with money-back guarantee, includes supplement discounts and 3 Letters of Medical Necessity via PDF for your needs

Financial Tools:

- [Fidelity HSA](#): Investable HSA + 2% cashback credit card
- [Lively](#): User-friendly interface and bank-level HSA options
- [GoodRx](#): Discounted prescriptions, easy to compare pricing

Apps:

- Quickbooks, Smart Receipts, Shoeboxed, or Evernote: Save receipts with images + LMNs
- Google Sheets or Excel: Manual HSA reimbursement and receipt tracker
- Health tracking apps (e.g., Oura, Zero, MyFitnessPal)

Appendix E: Expense Tracker Template

Use this tracker to stay organized, maximize reimbursement potential, and keep audit-ready documentation in one place.

Date	Item/Service	Amount Paid	LMN Required?	Receipt Saved?	Reimbursed?	Notes
01/08/25	Magnesium Glycinate (Fullscript)	\$32.00	✓	✓ PDF	✗	For anxiety/sleep
01/18/25	Gym Membership	\$55.00	✓	✓ Receipt	✗	Training for metabolic syndrome
02/02/25	Massage	\$80.00	✓	✓	✓	Reimbursed 03/01/25

- ✓ Save this as a spreadsheet or copy to Google Sheets.
- ✓ Backup all receipts in a secure folder labeled by year.
- ✓ Label LMNs to match purchases (e.g., "LMN-Anxiety-2025.pdf")

The Flexup Wellness Method



What if the best investment you could make—was in your health, tax-free? While the U.S. healthcare system struggles with rising costs and chronic illness, the top 1% have quietly used a powerful strategy to fund wellness expenses like supplements, fitness, and holistic care—without relying on insurance.

That Strategy I call The Flexup Wellness Method using:

- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- And a simple document called a Letter of Medical Necessity (LMN)

My name is Christopher Caffrey—psychiatric and acute care nurse practitioner, functional medicine certified, and founder of Flexup Wellness. Through my work, I've seen how financial stress affects health. If you're looking to protect your time, energy, and well-being, understanding the link between smart financial planning and personalized care is a powerful place to start.



You'll learn how to turn your HSA or FSA into:

- A health optimization fund for therapies that insurance ignores
- An tax-free growing emergency reserve for unexpected expenses
- A retirement tool that may outperform your 401(k)
- A way to legally get reimbursed for clean living, personal growth, and prevention

Featuring The Flexup Wellness Method and how it works, real-life case studies, a 50-item eligibility list, and clear IRS-backed guidance—this is your roadmap to reclaim control over your health and your finances.

Ready to get healthy, wealthy, and wise?

Your wellness plan just became your wealth plan.