



Porter Ophthalmology Outlines 2026 FSA and HSA Planning for LASIK Patients in Raleigh, North Carolina

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Porter Ophthalmology, a LASIK surgery and vision correction practice located in Raleigh, North Carolina, has published a resource examining how patients can apply tax-advantaged health accounts toward vision correction during the 2026 benefit year. The practice provides LASIK, SMILE, PRK, EVO ICL, and Lens Replacement to patients in Raleigh, Durham, Cary, and Chapel Hill. The article, "Financing Vision Correction in Raleigh, NC: A 2026 Guide", reviews Internal Revenue Service contribution limits, the timing rules that separate Flexible Spending Accounts from Health Savings Accounts, and how a remaining balance can be scheduled into monthly payments.

Refractive procedures sit outside standard insurance coverage. According to the source article, procedures including LASIK, PRK, SMILE, EVO ICL, and Lens Replacement are not typically covered by health insurance, because carriers do not classify them as medically necessary. The same article reports that LASIK in North Carolina generally ranges from \$2,000 to \$3,500 per eye, and that lens-based procedures such as EVO ICL and Lens Replacement carry higher prices because they involve intraocular techniques and implantable lenses. Patients in Raleigh, Cary, and the Triangle area evaluating LASIK can consequently plan for the procedure as a direct expense rather than an insured benefit. Under IRS guidelines, however, LASIK,

PRK, SMILE, and EVO ICL qualify as eligible medical expenses under both Flexible Spending Account and Health Savings Account programs, which allows patients across the Triangle to direct pre-tax dollars toward vision correction.

The 2026 contribution limits set the boundaries for that planning. IRS Revenue Procedure 2025-32 places the health Flexible Spending Account limit at \$3,400 per employee for plan years beginning in 2026, and IRS Revenue Procedure 2025-19 places Health Savings Account limits at \$4,400 for self-only coverage and \$8,750 for family coverage. An important difference between the two accounts is timing. FSA balances are generally tied to a single plan year, so patients in Durham, Chapel Hill, and the Triangle area considering LASIK or PRK often front-load their FSA and schedule surgery within the same calendar year. HSA balances carry forward without a fixed deadline, which allows patients weighing vision correction surgery in Raleigh to accumulate funds across a longer period of time toward one procedure. The source article illustrates the combined approach with an example in which a patient applies \$3,400 in tax-advantaged funds against an approximate \$5,000 total for both eyes, leaving roughly \$1,600 to finance at 0% interest over twelve months through Alphaeon Credit, or about \$134 per month, subject to credit approval.

Porter Ophthalmology has provided vision correction in the Triangle since 1983. Dr. Isaac Porter completed a fellowship in cornea, external disease, and refractive surgery at the University of Illinois at Chicago and served as Chief Resident at University of North Carolina Hospitals from 2008 to 2009. Dr. Bhumi Kinariwala is board-certified by the American Board of Ophthalmology and completed a refractive surgery fellowship at Brinton Vision in St. Louis under Dr. Jason Brinton. The practice is a recipient of the Silver award for Raleigh's Best Eye Surgeon in three consecutive years.

"Insurance does not cover refractive surgery, so the planning conversation looks different from other medical procedures," said Dr. Isaac Porter, MD, fellowship-trained and double board-certified refractive surgeon, and founder of Porter Ophthalmology. "Patients who set an FSA election during fall enrollment or who let an HSA build for a couple of years often arrive at the consultation with a substantial amount already set aside. What remains is often a monthly figure rather than a lump sum, and that can change the timeline for when a procedure becomes practical."

Porter Ophthalmology is located at 5962 Six Forks Rd, Raleigh, NC 27609, and performs LASIK, SMILE, PRK, and EVO ICL at an on-site surgery facility equipped with the Zeiss VisuMax and WaveLight EX 500 lasers. The office serves patients traveling from Raleigh, Durham, Cary, and Chapel Hill, and driving directions are available from central Raleigh. The practice can be reached by phone at 919-876-4064. Free vision correction consultations are available at no cost and carry no obligation, giving patients in Raleigh and the surrounding communities a way to confirm candidacy for LASIK or an alternative procedure before committing benefit dollars to a procedure.

For more information about LASIK and vision correction planning at Porter Ophthalmology in Raleigh, North Carolina, the full guide "Financing Vision Correction in Raleigh, NC: A 2026 Guide" is available at eyeporter.com, and the practice's location and profile can be viewed on Maps. Porter Ophthalmology will continue providing LASIK, SMILE, PRK, EVO ICL, and Lens Replacement to patients throughout Raleigh, Durham, Cary, and Chapel Hill as 2026 benefit elections take effect.

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For more information about Porter Ophthalmology, contact the company here: Porter Ophthalmology
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Porter Ophthalmology

Raleigh's most trusted refractive surgeons offer LASIK, LALEX (SMILE), PRK, EVO-ICL, Custom Lens Replacement (CLR/RLE), and cataract surgery.

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