

## Eligible Healthcare Expenses – Flexible Spending and Health Savings Accounts

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### **A**

- Acne treatment, includes over-the-counter acne medications; excludes cost of regular skin care (Rx required)
- Acupuncture
- Alcoholism treatment
- Allergy treatments (over-the-counter drugs, prescription medications and allergy shots) (Rx required)
- Alternative healers, professional fees of
- Ambulance service
- Antacids (Rx required)
- Artificial insemination
- Artificial limb/teeth
- Autoette (wheelchair)
- Automobile modifications (if medically necessary)

### **B**

- Battery-powered toothbrush (if medically necessary and prescribed by physician)
- Birth control prescriptions (also includes Norplant, Mirena)
- Birth control, over-the-counter drugs (spermicides)
- Birth control, over-the-counter supplies (condoms, ovulation kits)
- Blood pressure monitoring devices
- Body scans for diagnostic purposes
- Bone density testing
- Braille books and magazines (excess of amount paid over cost of regular printed editions) bought for visually impaired person
- Breast pumps and supplies that assist lactation

## **C**

- Capital expenditures (See IRSPublication502 - Capital Expenses [Only a qualified financial or tax consultant can make an absolute determination with regard to the qualification of capital expenditures])
- Childbirth expenses (physician, midwife)
- Childbirth preparation classes (excludes portion of mother's coach, feeding and newborn care)
- Chiropractor professional fees
- Cholesterol testing
- Christian Science Practitioner fees
- Circumcision
- Co-insurance, co-pay amounts and deductibles
- Cold Medicine (over-the-counter drugs including sore throat sprays, lozenges, nasal sprays, cough syrups, cough drops, vapor rubs and prescription medications) (Rx required)
- Computer data bank fees, medical history
- Contact lenses and cleaning solutions
- Cosmetic surgery and procedures to correct congenital abnormality or treat injury resulting from accident
- Counseling (for treatment of specific medical condition)
- Crutches

## **D**

- Deductibles
- Dental treatment (includes exams, x-rays, fillings, root canals, gum disease treatment, crowns, bridges, dentures, implants, sealants, extractions, orthodontia; does not include cosmetic treatments such as teeth whitening, dental veneers, bonding, etc.)
- Dental veneers (for non-cosmetic reasons)
- Diabetic supplies (insulin, syringes, testing strips, glucometers)
- Diagnostic services and tests
- Diapers (if required due to medical condition)

- Drug dependency treatments
- Drugs (prescription drugs, insulin; see Over-the-counter Drugs/Medicines; does not include cosmetic drugs (e.g., Retin-A, Renova, Propecia, etc.)
- Dyslexia treatment

## **E**

- Egg donor charges for recipient
- Eye surgery (cataract, LASIK, corneal rings, etc.)
- Eyeglasses, prescription (includes prescription sunglasses; also includes over-the-counter reading glasses)
- Eye examinations

## **F**

- Fertility exams
- Fertility treatments (ovulation predictor kits and pregnancy tests, in vitro fertilization, surgery or operations to reverse a prior surgery that prevents you from having children)
- First Aid Kit
- Flu shots
- Fluoridation device (if medically necessary & prescribed by physician)

## **G**

- Genetic testing
- Guide dog or other animal used to assist persons with physical disabilities
- Gynecologists' fees

## **H**

- Health institute
- Health insurance deductibles (associated with specific costs)
- Health screening (cholesterol checks, bone density testing, blood pressure testing, hearing exams)
- Hearing aids and batteries
- Home health care

- Home medical equipment
- Home modifications for handicapped person (see capital expense)
- Hospital services
- Hypnosis for medical reasons

## **I**

- Immunizations
- In vitro fertilization
- Inclinator
- Infertility treatments
- Insulin and syringes

## **L**

- Laboratory fees
- Lamaze classes (see childbirth classes)
- Language training for child with dyslexia or disabled child
- Laser eye surgery (cataract, LASIK, corneal rings, etc.)
- Lead-based paint removal
- Learning disability caused by mental or physical impairment, or nervous system disorders (treatment must be recommended by physician - see IRSPublication502 - Learning Disability)
- Legal fees (fees you pay that are necessary to authorize treatment for mental illness)
- Lodging (see IRSPublication502 - Lodging)
- Long-term care services

## **M**

- Massage therapy
- Meals (only as part of inpatient hospital care)
- Medic-alert bracelet

- Medical conference admission and transportation to/from (if concerns chronic medical condition of you, spouse or child)
- Medical equipment (crutches, wheelchairs, walkers)
- Medical monitoring and testing devices
- Medical records charges
- Medical services provided by physicians, surgeons, specialists or other medical practitioners
- Medical Supplies (bandages, band-aids, gauze pads, thermometers, hot/cold packs, heating pads, nasal (breathe-right) strips, etc.)
- Medicines/Drugs (prescription drugs, see Over-the-counter Drugs/Medicines with a prescription, insulin; does not include cosmetic drugs)
- Mentally handicapped, special home for person adjusting from life in mental institution to community living
- Mileage or fares related specifically to an eligible medical visit to and from healthcare providers, hospitals and pharmacies. Effective January 1, 2013 and until further IRS notice, the standard mileage rate for the use of a car (also vans, pickups or panel trucks), for eligible medical visits has been increased to \$.24 per mile. The prior rate for travel that occurred between January 1, 2012 through and December 31, 2012 is \$.23. Actual fares for buses, taxis, trains and subways are reimbursable for the full cost. Submit an itemized statement showing date of service for each trip.

## **N**

- Norplant insertion and removal
- Nursing home (if necessary for medical care and only the portion for medical services)
- Nursing services
- Nutritionist's professional expenses (if treating a specific medical condition; not for weight loss for general health)

## **O**

- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Occupational therapy
- Operations (legal operations that are not cosmetic in nature)

- Optometrist fees
- Oral surgery
- Organ donation fees
- Orthodontia
- Orthopedic devices
- Orthopedic shoes (to the extent the cost exceeds that of normal shoes)
- Osteopath fees
- Over-the-counter Drugs/Medicines with a prescription (allergy medicines, antacids, anti-diarrhea, anti-fungal ointments and creams, antiseptic ointments and creams, cold medicines including sore throat sprays, lozenges, nasal sprays, cough syrups, cough drops, vapor rubs, eye drops, first-aid and antibiotic creams and ointments, gas relief medicines, hemorrhoid ointments and creams, laxatives, lice treatments, motion-sickness pills, pain relievers including arthritis pain, head/back pain and menstrual pain, sleep aids, stop smoking gums/patches, yeast infection products. Cosmetic items, herbal and dietary supplements or items for general good health are not considered OTC drugs/medicines and are not eligible even with a prescription.)
- Over-the-counter Supplies (such as crutches, bandages, OTC eyeglasses)
- Ovulation monitor
- Oxygen equipment

**P**

- Pain Relievers (for arthritis pain, head/back pain, menstrual pain, muscle or joint pain, e.g., aspirin, ibuprofen; does not include vitamins or herbal supplements) (Rx required)
- Patterning exercises
- Physical exams, routine physicals
- Physical therapy
- Physicians' fees
- Pregnancy test, over-the-counter
- Prescription drugs (for non-cosmetic reasons)
- Prescription eyeglasses or prescription sunglasses
- Prosthesis

- Psychiatrists' fees (for medical reasons)
- Psychologists' fees (for medical reasons)
- Psychotherapists' fees (for medical reasons)
- Psychoanalysis
- Psychologist fees

## **R**

- Radial keratotomy/Ortho keratology
- Reading glasses (prescription glasses or over-the-counter glasses)
- Reconstructive surgery following mastectomy
- Reverse vasectomy
- Routine physicals

## **S**

- Schools and education, special (for mentally impaired or physically disabled person - see IRS Publication 502)
- Shipping & Handling charges for medical needs (for mail-order prescriptions and over-the-counter supplies and prescribed over-the-counter drugs and medicines)
- Sick-child care facility (for medical care only)
- Skilled nurses' fees paid for medical reasons- including room, board and Social Security taxes
- Sleep disorder and treatment
- Speech therapy
- Sterilization procedures (vasectomy or tubal ligation)
- Stop-smoking programs (including hypnosis, over-the-counter gums and patches will require a prescription) (Rx required)
- Storage fees for embryo or sperm (fees for temporary storage of eggs or sperm only to extent used for immediate conception in current plan year)
- Storage fees for umbilical cord blood (fees for temporary storage only to extent used for medical condition in current plan year)
- Substance abuse treatment

- Sunglasses (only if medically required due to specific medical condition & obtained at direction of physician)
- Surgical fees (for legal operations not cosmetic in nature)

## **T**

- Taxes charged for medical services and products
- Telephone consultations with a health care provider
- Telephone or Television for hearing-impaired persons, special equipment
- Therapy, physical or speech
- Transplants (donor expenses, if you pay those expenses)
- Transportation including mileage, fare for bus, taxi, train, plane and related travel expenses for person seeking treatment (See 'Mileage' and IRSPublication502 - Transportation and Trips)
- Treatment for substance addiction

## **U**

- Usual and customary, charges in excess of

## **V**

- Vaccines, vaccinations
- Vasectomy
- Vitamins (only if necessary to treat a specific medical condition and accompanied with a Letter of Medical Necessity)

## **W**

- Walkers
- Weight-loss program (only if medically necessary to treat existing disease (such as heart disease) and undertaken under physician's direction)
- Wheelchair
- Wigs (if purchased upon advice of physician for mental health of patient)

## **X**

- X-ray fees