

FSA/HSA/HRA Qualified Medical Expenses

This is a quick reference list of expenses that can be reimbursed from a flexible spending account (FSA), a health savings account (HSA) or a health reimbursement arrangement (HRA).

Medical expenses allowed as deductions are determined by Section 213 (d) of the Internal Revenue Code. However, eligible medical expenses under an HRA draw from this list of deductible medical expenses, but may exclude some expenses in the plan design. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. You can order the publication by calling (800) TAX FORM or see it online at <http://www.irs.gov/pub/irs-pdf/p502.pdf>. For tax advice, please seek the services of a competent professional.

Please note that many of these expenses will have substantiation requirements – meaning that there may be other requirements for coverage to be available.

Eligible Medical Expenses

- Abortion
- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Autoeette (when used for relief of sickness or disability)
- Bandages
- Birth control pills and contraceptives (by prescription)
- Braille books and magazines (for visually impaired person if cost is more than regular printed editions)
- Breast Reconstruction Surgery
- Capital Expenses (special equipment installed in home or home improvements if required for medical care)
- Car (special hand controls or other special equipment installed for a person with a disability)
- Chiropractor
- Christian Science practitioner (for medical care)
- COBRA Continuation Coverage
- Coinsurance, deductibles
- Contact lenses
- Crutches, splints, casts
- Dental treatment (no cosmetic dentistry, teeth whitening)
- Dermatologist
- Diagnostic devices
- Disabled Dependent Care Expenses (medical expenses or work-related expenses for purpose of taking a credit for dependent care)
- Drug addiction therapy
- Drugs (prescription)
- Eyeglasses, eye exams, sunglasses (prescription)
- Eye surgery
- Fertility enhancement
- Guide dog or other animal (cost of buying, training, and maintaining an animal to assist a visually or hearing-impaired person or a person with other physical disabilities)
- Health institute (medical expenses for treatment only if prescribed by a physician and necessary to alleviate a physical or mental defect or illness)
- HMO expenses
- Hearing aids, batteries, and exams
- Hospital services (inpatient care, meals, lodging)
- Immunizations, vaccines, flu shots
- Insurance premiums
- Laboratory fees
- Lead-based paint removal (to prevent a child from eating the paint)
- Learning/emotional disability, special home (on recommendation of a psychiatrist, the cost of a special home to transition from mental hospital to community living)
- Legal fees (necessary to authorize treatment for mental illness)
- Lifetime Care – Advance Payments (founders fee under agreement with retirement home for medical care)
- Long-term care
- Medical conferences (admission and transportation to a medical conference if it concerns the chronic illness of yourself, your spouse, or your dependent)
- Medical information plan (medical information kept in a computer and transferred to attending physician)
- Medical monitoring and testing devices
- Medical Services (provided by physicians, osteopaths, surgeons, specialists, or other medical practitioners)
- Medicines (prescribed)
- Nursing home
- Nursing services (in home or care facility)
- Obstetric services



- Optometrist
- Orthodontia
- Oxygen
- Psychiatric care
- Psychoanalyst
- Psychologist
- Special education (costs for teachers, tuition, meals, lodging to overcome learning disabilities)
- Speech therapy
- Sterilization
- Stop-smoking programs
- Surgery/operations
- Telephone or TV equipment to assist hearing-impaired persons
- Therapy
- Transplants and organ donation
- Transportation expenses (relative to medical care)
- Vasectomy
- Weight-loss programs (for treatment of a specific disease diagnosed by a physician)
- Well baby care
- Wheelchair
- Wigs (for a patient who has lost their hair from disease)
- X-rays

Eligible Over-the-Counter Drugs/Items

- Allergy medications
- Antacids
- Anti-diarrhea medicine
- Bactine
- Band-aids/bandages
- Bug-bite medication
- Calamine lotion
- Carpal-tunnel wrist supports
- Cold medicine
- Cold/hot packs for injuries
- Condoms
- Contact lens solutions
- Cough drops and throat lozenges
- Diabetic supplies
- Diaper rash ointments
- Eye products/drops
- First aid creams/antibiotic ointments
- First aid kits
- Hemorrhoid medication
- Incontinence supplies
- Laxatives
- Medical alert bracelets/necklaces
- Motion sickness pills
- Muscle/join pain products/rubs
- Nicotine medications, gum, patches
- Pain relievers
- Pedialyte®
- Pregnancy test kits
- Reading glasses
- Rubbing alcohol
- Sinus medications, nasal sprays, nasal strips
- Sleep aids
- Sunburn ointment/cream
- Spermicidal foam

- Thermometers (ear or mouth)
- Wart removal medication

Ineligible Medical Expenses

- Baby sitting, child care, nursing services for a normal, healthy baby
- Controlled substances
- Cosmetic surgery and procedures (unless it is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease)
- Dancing lessons
- Diaper service
- Funeral expenses
- Future medical care
- Hair transplants
- Health club or gym dues
- Household help
- Illegal operations and treatments
- Maternity clothes
- Medicines and drugs from other countries (unless FDA approved)
- Nonprescription drugs and medicines
- Nutritional supplements
- Personal use items
- Swimming lessons
- Teeth whitening
- Veterinary fees
- Weight-loss program (unless for treatment of a specific disease diagnosed by a physician)

Ineligible Over-the-Counter Drugs/Items

- Cosmetics (including face creams/moisturizers)
- Lip balm (including ChapStick® or Carmex®)
- Medicated shampoos and soaps
- Toiletries (including toothpaste)
- Vitamins (daily), dietary supplements
- Weight-loss drugs for general well-being

Dual Purpose Over-the-Counter (OTC) Drugs/Items

Some dual purpose OTC items can be reimbursed if they are used for a medical purpose. You must have a medical practitioner's note stating that you have a specific medical condition and the practitioner recommends the OTC item to treat it.

- Acne treatment
- Dietary supplements/herbal medicines
- Fiber supplements
- Glucosamine/chondroitin for arthritis or other medical condition
- Hormone therapy/treatment for menopause
- Orthopedic shoes and inserts
- Pills for persons who are lactose intolerant
- Prenatal vitamins
- St. John's Wort for depression
- Sunscreen

