

## IRS SECTION 213(d) QUALIFIED MEDICAL EXPENSES

The Internal Revenue Service defines qualified medical care expenses within IRS Section 213(d). Medical care expenses are further defined as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

The products and services listed below are examples of medical expenses eligible for payment under a Flexible Spending Account and Health Reimbursement Account. This list is not all inclusive; additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations.

### Eligible Expenses:

#### DENTAL SERVICES

- Crowns/Bridges
- Dental X-Rays
- Dentures
- Exams/Teeth Cleaning
- Extractions
- Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia/Braces

#### INSURANCE RELATED ITEMS

- Co-pay and Coinsurance Amounts
- Deductibles
- Pre-existing Condition Expenses (medical)
- Private Hospital Room Differential

#### LAB EXAMS / TESTS

- Blood Tests
- Cardiographs
- Diagnostic
- Laboratory Fees
- Metabolism Tests
- Spinal Fluid Tests
- Urine/Stool Analyses
- X-Rays

#### MEDICATION

- Insulin
- Prescribed Vitamins
- Prescribed Drugs

#### PERSONAL PROTECTIVE EQUIPMENT (PPE) (as of 1/1/2020)

- Protective masks
- Hand Sanitizer
- Sanitizing Wipes

#### OVER-THE-COUNTER-MEDICATION

Over-the-counter medicines, drugs, or dietary supplements for a specific medical condition:

- Allergy Medicine
- Antihistamines
- Analgesics
- Antacids

- Antibiotic ointment
- Anti-Diarrhea Medication
- Aspirin
- Calcium Supplements
- Cold Medicine
- Contact Lens Solution
- Cough Drops
- First Aid Cream (Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments)
- Hemorrhoidal Medications
- Laxatives (like Ex-Lax)
- Menstrual Care Products
  - Tampons/pads
  - Liners
  - Cups
- Motion Sickness Pills
- Muscle / Joint Pain Relief (Ben-Gay, Tiger Balm)
- Nasal Sinus Spray
- Nasal Sprays (for snoring)
- Nicotine Gum / Patches
- Pain Reliever
- Pedialyte
- Pills for persons who are lactose intolerant
- Pregnancy Tests
- Pre-Natal Vitamins
- Reading Glasses
- Retin A (non-cosmetic)
- Rubbing Alcohol
- Sinus Medications
- Sleeping Aids
- Smoking Cessation Products
- Special Foods (cost difference of common product)
- Special Ointment/Cream for Sunburn
- Throat Lozenges
- Visine
- Weight Loss Drugs (to treat a specific disease)
- Wound Care Products (bandages, gauze, dressings)

#### OBSTRETRIC SERVICES

- Lamaze Class
- Mid-Wife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (Reimbursable after date of birth)

- Post-Natal Treatment
- Pre-Natal Treatment
- Breast Pumps and Lactation Supplies

#### PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science
- Dermatologist
- Homeopath
- Naturopath
- Osteopath
- Physician
- Psychiatrist
- Psychologist

#### OTHER MEDICAL TREATMENTS / PROCEDURES

- Acupuncture
- Alcoholism (inpatient treatment)
- Bio-feedback Therapy (in medically necessary situations)
- Reconstructive surgery (if medically necessary due to a congenital defect or accident)
- Drug Addiction Treatment
- Hearing Exams
- Hospital Services
- Infertility
- Patterning Exercises
- Physical Examination (not employment related)
- Physical Therapy
- Rolfing
- Speech Therapy

## Eligible Expenses

(continued):

### OTHER MEDICAL TREATMENTS / PROCEDURES (continued)

- Transplants (including organ donor)
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal
- Weight Loss Program\*
- Well Baby Care

### OTHER MEDICAL EQUIPMENT, SUPPLIES and SERVICES

- Abdominal/Back Supports
- Ambulance Services
- Arches/Orthopedic Shoes
- Blood pressure monitor (OTC)
- Counseling
- Diabetic monitors, test strips, supplies
- Guide Dog (for visually/hearing impaired person)
- Hearing Aids & Batteries
- Hospital Bed

- Learning Disability (special school/teacher)
- Lead Paint Removal (if not capital expense and incurred for a child poisoned)
- Medic Alert Bracelet or Necklace
- Oxygen Equipment
- Prescribed Medical and Exercise Equipment
- Prosthesis
- Splints/Casts
- Support Hose (if medically necessary)
- Syringes
- Transportation Expenses (essential to medical care)
- Tuition Fee at Special School for Disabled Child
- Weight Loss Drugs (to treat a specific disease)
- Walking aids (canes, walkers, crutches)
- Wheelchair
- Wigs (hair loss due to disease)

### VISION SERVICES

- Artificial Eyes
- Contact Lenses
- Contact Lens Solution
- Eye Examinations
- Eyeglasses
- Laser Eye Surgeries
- Ophthalmologist
- Optometrist
- Prescribed Sunglasses
- Radial Keratotomy/LASIK

## Ineligible Expenses:

The IRS does not allow the following expenses to be reimbursed under the Medical FSA. Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

### GENERAL

- Baby-Sitting & Child Care
- Canceled Appointment Fees
- Contact Lens Insurance
- Cosmetic Surgery/Procedures
- Dancing/Exercise Programs
- Diaper Service
- Discounts/Write-offs
- Electrolysis
- Exercise Equipment
- Eyeglass Insurance
- Fitness Programs
- Hair Loss Medication
- Hair Transplant
- Health Club Dues

- Illegal Operation or Treatment
- Insurance Premium Interest Charge
- Insurance Premiums
- Marriage Counseling
- Massage Therapy\*
- Maternity Clothes
- Nutritional Supplements
- Personal Trainer
- Prescription Drug Discount Program Premiums
- Rogaine
- Student Health Fee
- Swimming Lessons
- Teeth Whitening/Bleaching
- Vision Discount Program Premiums
- Vitamins (for general health)

### OVER-THE-COUNTER-MEDICATIONS

- Cosmetics
- Chapstick
- Deodorant
- Face Cream
- Medicated Shampoos / Soaps
- Moisturizers
- One-A-Day Vitamins
- Suntan Lotion
- Toiletries
- Toothbrushes
- Toothpaste
- Topical Creams

*\* Eligible only with Doctor's certification identifying the physical nature of the medical condition and length of treatment program. Massage therapy for the sole purpose of tension/stress relief does not qualify as an eligible expense.*