



## Eligible and Ineligible Healthcare Expenses

IRS regulations govern the eligibility of expenses, which include those that are not fully covered by a healthcare plan and are prescribed by a physician or other licensed professional primarily for preventing, treating or mitigating a physical defect or illness. A partial list of eligible expenses is provided below.

### Examples of Eligible Healthcare Expenses

- Acupuncture
- Alcoholism or drug dependency treatment centers
- Ambulance
- Artificial limbs and teeth
- Birth control pills and devices
- Braille books and magazines
- Childbirth preparation classes for mother, excluding portion for mother's coach
- Contact lenses and contact lens solutions
- Dental treatment (non-cosmetic), including dentures, and orthodontia (braces and retainers)
- Eye examination
- Eye laser surgery
- Prescription eyewear
- Fees to doctors, hospitals, etc. for:
  - Anesthesiologist
  - Chiropodists
  - Chiropractor
  - Clinic
  - Dentist
  - Dermatologist
  - Gynecologist
  - Midwife
  - Neurologist
  - Obstetrician
  - Ophthalmologist
  - Optometrist
  - Osteopath, licensed
  - Pediatrician
  - Podiatrist
  - Practical Nurse
  - Psychiatrist
  - Psychologist (medical care only)
  - Sex therapist
  - Surgeon
- Guide dog and its upkeep
- Hearing aids/batteries
- Home modifications to accommodate handicapped person
- Most hospital services
- Insulin, syringes
- Laboratory fees
- Lip-reading lessons
- Lodging for medical care
- Medical supplies (prescribed)
- Mental institution care, mentally ill person unsafe when alone
- Mentally retarded, special home for
- Nurses expenses and board
- Nursing care
- Obstetrical expenses
- Operation and related treatments
- Organ donation, organ transplants
- Orthopedic shoes, excess of costs over normal shoes
- Over-the-counter expenses (see reverse side for details)
- Oxygen equipment
- Radial keratotomy
- Rental of medical equipment prescribed by doctor
- Smoking cessation programs
- Special schooling for physically or mentally handicapped family
- Speech therapy
- Sterilization, legal
- Telephone for the deaf
- Television closed caption decoder equipment that displays the audio part of TV programs for deaf
- Therapy received as medical treatment
- Transplant, medical expenses of donor/prospective donor
- Transportation expenses for essential medical care (mileage varies yearly)
- Tuition at special school for the handicapped
- Vaccinations
- Vasectomy
- Visual alert system for deaf person
- Wheelchair
- X-rays

### Examples of Ineligible Healthcare Expenses

- Any illegal treatment
- Cosmetic surgery, electrolysis, teeth bleaching, and hair transplant that is not medically necessary
- Cost of illegal drugs, even if physician directed
- Cost of remedial reading classes for non-handicapped child
- Dancing or ballet, even when recommended by doctor
- Diaper service
- Fees for exercise, athletic, or health club memberships
- Funeral expenses
- Marriage counseling
- Maternity clothes
- Non-prescription sunglasses
- Vitamins, unless recommended by a physician as treatment for a specific, diagnosed medical condition
- Parenting classes
- Spousal or personal insurance premium
- Swimming lessons

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## Healthcare Expenses: Over-the-Counter Items

### ***This List is Subject to Change***

as the federal government releases new guidance under health care reform

#### **ACCEPTED OVER-THE-COUNTER ITEMS**

##### **ANTISEPTICS**

Benzocaine swabs  
Boric acid powder  
First aid wipes  
Hydrogen Peroxide  
Iodine tincture  
Rubbing Alcohol  
Sublimed Sulfur powder

##### **DIABETES**

Diabetic lancets  
Diabetic supplies  
Diabetic test strips  
Glucose meters

##### **EAR/EYE CARE**

Airplane ear protection  
Ear water-drying aid  
Earwax removal drops  
Homeopathic earache tabs  
Contact lens solution

##### **HEALTH AIDS**

Antifungal treatments  
Bandages  
Crutches  
Denture adhesives  
Incontinence supplies  
Lice control  
Moisturizers (KY, Replens type products)  
Pedialyte type products  
Respiratory stimulant ammonia

##### **PERSONAL TEST KITS**

Blood pressure monitor  
Cholesterol tests  
Colorectal cancer screening tests  
Home drug screening tests  
Ovulation indicators  
Pregnancy tests  
Thermometers  
Upset stomach medications

##### **REQUIRES A PRESCRIPTION\***

Asthma medications  
Cold, Flu & Allergy Over-the-Counter medications  
Eye drops  
Minerals  
Multi-vitamins  
Over-the-Counter medications  
Pain relievers  
Saline nose drops  
Skin Care Products  
    Acne treatments  
    Anti-itch lotion  
    Bunion and blister treatments  
    Corn/callus removal medications  
    Diaper rash ointment  
    Eczema cream  
    Medicated bath products  
    Medicated powder  
    Wart removal medications  
Stomach care  
Special supplements  
Vitamins

##### **REQUIRES A LETTER OF MEDICAL NECESSITY**

Ear plugs  
Cold or hot compresses  
Foot products (arch support, cushion)  
Foot spa  
Gauze and tape  
Herbs  
Gloves and masks  
Leg or arm braces  
Massagers  
Special teeth cleaning system

**\*EFFECTIVE JANUARY 1, 2011  
Over-the-counter Medications will not be  
Eligible for Benefit Account  
Reimbursement unless you have  
a prescription.**