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**Eligible Health Care Expenses - See IRS Publication 502**

Eligible medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses for solely cosmetic reasons generally are not expenses for medical care and may not be eligible. Expenses that are merely beneficial to one's general health are not expenses for medical care. In some cases, you may be asked to provide a letter of medical necessity from your attending physician to substantiate your claim.

This list has been compiled for the convenience of our clients and participants and is designed to provide a general overview. Readers are cautioned to review their own employer-sponsored benefit plan descriptions and enrollment material for specific information or to consult with their employer or personal tax advisor as necessary. This information is subject to change at any time and without notice.

Acupuncture  
Alcoholism treatment  
Allergy treatments - prescription medications and allergy shots  
Alternative healers, professional fees of  
Ambulance service  
Artificial insemination  
Artificial limb/teeth  
Autoette (wheelchair)  
Automobile modifications (if medically necessary)  
Battery-powered toothbrush (if medically necessary and prescribed by physician)  
Birth control pills (Norplant, ovulation)  
Blood pressure monitoring devices  
Body scans for diagnostic purposes  
Bone density testing  
Braille books and magazines  
Capital expenditures - **See IRS Publication 502** - 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)  
Chiropractor professional fees  
Cholesterol testing  
Christian Science Practitioner fees  
Co-insurance, co-pay amounts and deductibles  
Contact lenses and cleaning solutions  
Contraceptives (birth control pills, condoms, spermicides)  
Cosmetic surgery and procedures to correct congenital abnormality or treat injury resulting from accident  
Counseling (for treatment of specific medical condition)  
Crutches  
Deductibles  
Dental treatment (includes exams, x-rays, fillings, root canals, gum disease treatment, crowns, bridges, dentures, implants, orthodontia; does not include cosmetic treatments such as teeth whitening, dental veneers, bonding, etc.)  
Diabetic supplies (insulin, syringes, testing strips, glucometers)  
Diagnostic services and tests  
Diapers (if required due to medical condition)  
Doula services- If the doula is a licensed health care professional who renders medical care, his or her fees can be reimbursed  
Drug dependency treatments  
Drugs (prescription drugs, insulin; does not include cosmetic drugs (e.g., Retin-A, over-the-counter acne products, etc. **unless**, you have a prescription for that item written by your physician).  
Dyslexia treatment  
Eye surgery (cataract, LASIK, corneal rings, etc.)  
Eyeglasses, prescription (includes prescription sunglasses; also includes over-the-counter reading glasses)

Eye examinations  
Fertility treatments (in vitro fertilization, surgery or operations to reverse a prior surgery that prevents you from having children)  
Flu shots  
Fluoridation device (if medically necessary & prescribed by physician)  
Genetic testing  
Guide dog or other animal used to assist persons with physical disabilities  
Health institute  
Health screening (cholesterol checks, bone density testing, blood pressure testing, hearing exams)  
Hearing aids and batteries  
Home health care  
Hospital services  
Immunizations  
Inclinators  
Infertility treatments  
Insulin and syringes  
Laboratory fees  
Lactation Consultants  
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 IRS Publication 502** - Learning Disability)  
Legal fees (fees you pay that are necessary to authorize treatment for mental illness)  
Lodging – **See IRS Publication 502** - Lodging  
Long-term care services  
Massage Therapy medically necessary to treat a specific injury or illness  
Mastectomy-related special bras (the cost over & above the cost of a normal bra)  
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 information plan  
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, or insulin; does not include cosmetic drugs)  
Mentally handicapped, special home for person adjusting from life in mental institution to community living  
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)  
Obstetrical expenses  
Occlusal guards to prevent teeth grinding  
Operations (legal operations that are not cosmetic in nature)  
Optometrist fees  
Oral surgery  
Orthodontia  
Orthopedic devices  
Orthopedic shoes (to the extent the cost exceeds that of normal shoes)  
Osteopath fees  
Ovulation monitor  
Oxygen  
Patterning exercises  
Physical exams, routine physicals  
Physical therapy  
Physician's fees  
Pregnancy test, over-the-counter  
Prescription drugs (does not include cosmetic drugs)  
Prescription eyeglasses or prescription sunglasses

Prosthesis  
Psychiatric care  
Psychoanalysis  
Psychologist fees  
Radial keratotomy (corrective eye surgery)  
Reading glasses (prescription glasses or over-the-counter glasses)  
Reconstructive surgery following mastectomy  
Schools and education, special (for mentally impaired or physically disabled person - **See IRS Publication 502**)  
Sick-child care facility (for medical care only)  
Sleep disorder and treatment  
Speech therapy  
Sterilization procedures (vasectomy or tubal ligation)  
Stop-smoking programs (including hypnosis)  
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)  
Sunscreen with SPF 15 or higher  
Sunglasses (only if medically required due to specific medical condition & obtained at direction of physician)  
Surgical fees (for legal operations not cosmetic in nature)  
Taxes charged for medical services and products  
Telephone consultations with a health care provider  
Telephone or Television for hearing-impaired persons, special equipment for  
Therapy, physical or speech  
Transplants (donor expenses, if you pay those expenses)  
Transportation and related travel expenses for person seeking treatment- See IRS Publication 502)  
Transportation and Trips)  
Usual and customary, charges in excess of  
Vaccines, vaccinations  
Vasectomy  
Vitamins (only by prescription and only if necessary to treat a specific medical condition)  
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-ray fees

### **Ineligible Health Care Expenses (See IRS Publication 502)**

Adoption fees  
Baby-sitting, childcare or nursing services for a healthy baby  
Breast pump  
Chairs, recliner  
Childbirth expenses (Lamaze or childbirth classes, doula services)  
Cold Medicine (over-the-counter drugs including sore throat sprays, lozenges, nasal sprays, cough syrups, cough drops and vapor rubs.) unless, you have a prescription for that item written by your physician.  
Concierge Fees, A/K/A Boutique, Practice, VIP or Retention Fees are not considered an eligible expense since the fee is paid regardless if medical care is needed.  
Completing claim forms, fees for  
Controlled substances (marijuana, laetrile, etc.)  
Cord blood storage for future use  
Cosmetic surgery or procedures; cosmetic prescription drugs such as Renove, Propecia, etc. and over-the-counter cosmetic drugs/medicines.  
Counseling (marriage, family counseling)  
Dancing lessons  
Dental veneers or bonding, or teeth whitening for cosmetic reasons  
Diaper service  
Divorce expenses  
Domestic help  
Doula services  
Ear piercing  
Electrolysis or hair removal  
Exercise equipment for general health  
Exercise/Fitness programs for general health

Expenses that have been reimbursed elsewhere, or that may be reimbursable under any other source  
Expenses not incurred during your period of coverage  
Facelifts or other similar cosmetic treatments (dermabrasion, chemical peels, etc.)  
Funeral expenses  
Hair transplant  
Health club membership dues  
Herbal supplements (dietary and nutritional supplements, vitamins, natural medicines, etc.)  
Household help  
Illegal operations and treatments  
Insurance premiums  
Laetrile  
Lamaze/Childbirth classes  
Lifetime care fees  
Liposuction or other similar cosmetic treatments  
Marriage, family counseling  
Marijuana  
Maternity clothes  
Mattress  
Meals while traveling to obtain medical care  
Medical newsletters  
Medical savings account  
Over-the-counter Drugs/Medicines (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; includes cosmetic items, vitamins, herbal and dietary supplements or items for general good health) **unless**, you have a prescription for that item written by your physician.  
"No Show" doctor or dentist visits, charges for  
Nursing services for health baby  
Nutritional supplements (vitamins, herbal and dietary supplements, natural medicines, etc.)  
Pain Relievers (for arthritis pain, head/back pain, menstrual pain, muscle or joint pain, e.g., aspirin, ibuprofen; includes vitamins or herbal supplements) **unless**, you have a prescription for that item written by your physician.  
Paternity testing  
Personal use items (items ordinarily used for personal, living or family purposes)  
Prepayment for services not yet provided  
Prescription drug discount programs  
Recliner chair  
Safety glasses  
Stop-smoking (gums and patches) **unless**, you have a prescription for that item written by your physician.  
Storage fees for embryo, sperm or umbilical cord blood, long term  
Student health fees  
Sunglasses, clip on  
Surrogate expenses  
Swimming lessons  
Tanning salons and equipment  
Tattoo removal  
Teeth bleaching/whitening for cosmetic purposes Tax  
Equity and Fiscal Responsibility Act (TEFRA)  
Vacuum cleaner for allergies  
Varicose veins, treatment of  
Vision service agreements or lens replacement insurance  
Warranties/service contracts  
Weight loss programs for general health or appearance; diet foods for weight loss