

IRS-APPROVED HEALTHCARE EXPENSES

Health savings accounts (HSAs), health reimbursement arrangements (HRAs), and flexible spending accounts (FSAs) are great options to pay for healthcare expenses for you, your spouse and your dependents. When participating in these plans, it's important to understand which expenses are eligible for reimbursement.

Below is a list of healthcare expenses commonly eligible for reimbursement under HSAs, HRAs and FSAs. Visit the IRS website at irs.gov for a complete list.

Qualified Medical Expenses

- Acupuncture
- Adoption
- Alcoholism
- Ambulance services
- Artificial limb/prosthesis
- Artificial teeth
- Automobile modifications
- Bandages
- Birth control pills
- Blood pressure monitoring devices
- Body scan
- Braille books and magazines
- Breast pumps and supplies
- Breast reconstruction surgery
- Childbirth classes
- Chiropractor services
- Christian science practitioner
- Circumcision
- Contact lenses and cleaning solution
- Coinsurance
- Copayments
- Crutches
- Deductibles
- Dental treatment
- Dentures
- Diagnostic services
- Disabled dependent care expenses
- Drug addiction treatment
- Ear plugs
- Eye examination
- Eyeglasses and cleaner
- Eye surgery
- Face masks
- Fertility enhancements/infertility treatments
- Fluoridation device
- Genetic testing
- Guide dog or other service animal
- Hand sanitizer
- Hearing aid and batteries
- Holistic or natural remedies
- Hospital services
- Immunizations/vaccines
- Inclinator
- Insulin
- Laboratory fees
- Lead-based paint removal
- Legal fees
- Medic alert bracelet or necklace
- Medical conferences
- Medical monitoring and testing devices
- Medical services
- Menstrual care products
- Nursing home
- Nursing services
- Nutritionist professional expenses
- Operations
- Optometrist

Continued >>



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IRS APPROVED HEALTHCARE EXPENSES



Qualified Medical Expenses (CONT.)

- Orthodontic services
- Osteopath
- Over-the-counter medicine
- Oxygen and equipment
- Patterning exercises
- Personal protective equipment
- Physical exams
- Physical therapy
- Pregnancy test
- Prescription drugs
- Prescription sunglasses
- Psychiatric care
- Psychoanalysis
- Psychologist
- Reading glasses
- Safety glasses
- Sanitizing wipes
- Screening tests
- Smoking program
- Special education
- Special home for mentally handicapped
- Sterilization/vasectomy
- Suntan lotion/sunscreen
- Supplies to treat medical condition
- Surgery
- Telephone equipment and repair
- Television equipment
- Transplants
- Transportation
- Viagra
- Wheelchair
- Wigs
- X-ray fees

Helpful tip! Download the Associated Benefits Connection mobile app and use the expense scanner to determine which expenses are eligible.

PLEASE NOTE that the list of qualified expenses is not meant to be all-inclusive and may include items which require specific criteria be met before the expense can be reimbursed. Your plan may cover all or some of the expenses shown. Consult your plan documents to confirm the eligible expenses for your plan(s).



Non-Qualified Medical Expenses

- Babysitting
- Controlled substances
- Cosmetic supplies
- Cosmetic surgery
- Dance lessons
- Diaper service
- Electrolysis
- Exercise equipment
- Face cream
- Fitness programs
- Future medical care
- Funeral expenses
- Hair loss medications
- Hair transplant
- Health club dues/fees
- Health institute
- Household help
- Illegal operations/treatments
- Insurance premiums
- Maternity clothes
- Medicines and drugs from other countries
- Personal trainer
- Personal use items
- Shampoos/soaps
- Special foods
- Swimming lessons
- Teeth whitening/bleaching
- Toothbrush/toothpaste
- Veterinary fees
- Weight-loss program



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