



Deductible Medical Expenses

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Medical Care means amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and/or for treatments affecting any part or function of the body. The medical care expense must be primarily to alleviate or prevent a physical or mental defect or illness.

The following list identifies expenses that may be reimbursed under health Flexible Spending Accounts, Health Reimbursement Arrangements, and Health Savings Accounts. However, specific Plan design may limit their inclusion.

Abstortion - Illegal abortions do not qualify.

Acne treatment - The treatment must be for a medical condition. Treatment for overall appearance does not qualify.

Acupuncture

Administrative costs - These include maintenance fees for the benefit account.

Adoption, pre-adoption medical expenses - Medical expenses incurred before an adoption is finalized will qualify if the child qualifies as your tax dependent when the service/treatment is provided.

Air conditioning - It must be recommended by a medical practitioner to treat a specific medical condition. Also, it must be used primarily by the person who has the medical condition. It can be central or detachable.

Air purifier - Recommended by a physician for a person who has a medical condition.

Alcoholism treatment

Allergy medicine

Allergy treatment, products, household improvements to treat allergies - Expenses generally won't qualify if the product would be owned even without allergies, such as a pillow or vacuum cleaner. An air purifier or water filter necessary to treat a specific medical condition will qualify.

Ambulance fees

Analgesics

Anesthesiologist fees

Antacids

Antibiotic ointments

Antihistamines

Anti-itch creams

Artificial Limbs

Automobile Mileage

Automobile, special equipment

Birth control pills

Blood pressure monitoring devices

Blood sugar test kits and test strips

Body Scan - Body scans employing MRIs and similar technologies are diagnostic services.

Breast pumps - The expense qualifies if there is a medical reason (for example, a physician recommends a breast pump to treat a breast abscess). It is not a deductible expense if used merely for convenience, scheduling or other personal reasons.

Breast reconstruction surgery following mastectomy - Will qualify to the extent that surgery was done following a mastectomy for cancer.

Capital expenses Improvements or special equipment added to a home (for example, an elevator or inclinor) or other capital expenditures (such as a car modification for a physically handicapped person) qualifies if the primary purpose of the expenditure is medical care for the individual, the spouse and/or dependent - How much of the expense would qualify depends on the extent to which the expense permanently improves the property and whether others besides the person with the medical condition will benefit.

Carpal tunnel wrist supports

Chelation therapy

Chiropractor fees

Christian science practitioners fees - Fees that you pay to a Christian Science practitioner for medical care will qualify. Fees for other purposes generally do not qualify.

Circumcision

Condoms

Contact Lens, materials and equipment - Material and equipment needed for using lenses (such as saline solution and enzyme cleaner) would qualify, as would distilled water used to store and the clean the lenses.

Contraceptives

Co-pay amounts

Cosmetic surgery - If needed to improve a congenital abnormality, personal injury or disfiguring disease.

Cough suppressants

Crutches - Rented or purchased.

Decongestants

Deductible, amounts applied

Dental services

Dentures and denture adhesives

Dermatologist fees

Diabetic supplies

Diagnostic items/services

Diaper rash ointments and creams

DNA collection and storage - Temporary storage qualifies under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment, or prevention of an existing or imminent medical condition.

Doula - Will only qualify if the extent that the doula provides medical care for the mother and child. Services such as emotional support, parenting information, child care, and housekeeping costs will not qualify.

Drug addiction treatment
Drug overdose, treatment of

Ear plugs - Must be used to treat a medical condition.

Ear wax removal products

Education devises for a blind child

Egg donor fees - Amounts paid for the egg donor fee, an agency fee, an egg donor's medical and psychological testing and the legal fees for preparations of the egg donor contract qualify.

Eggs and embryos, storage fees - Fees for temporary storage qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception are not considered medical care.

Exercise equipment - Qualifies only if required to treat an illness (such as obesity) diagnosed by a physician.

Eye surgery

Eyeglasses

Eyewear, prescription swim, prescription sport and prescription safety goggles

Family member's transportation costs - If the presence of a family member is necessary to obtain medical care.

First aid kit

Flu shot

Food, organic - The excess cost for a person allergic to chemically treated food.

Food, protein rich - The excess cost to mitigate effects of hypoglycemia.

Gynecologist fees

Hearing aids - The costs of the hearing aids and batteries would qualify

Holistic expenses - Must treat a medical condition.

Hormone replacement therapy (HRT) - If used primarily for medical care (for example, to treat menopausal symptoms such as hot flashes, night sweats, etc.).

Immunizations - Immunization to prevent disease (such as tetanus or well-baby shots) will qualify, even if no medical condition has been diagnosed.

In vitro fertilization

Indian healing fees by a medicine man

Infertility treatments

Insulin - Also equipment needed to inject the insulin such as syringes or insulin pumps qualifies as a medical expense.

Laboratory fees

Lactation consultant - If a woman is having lactation problems and cannot breastfeed her child, than the expense of a lactation consultant helping to overcome this dysfunction qualifies.

Lamaze classes

Language training for disabled child

Laser eye surgery

Lead based paint removal - For the expense of removing lead-based paints from surfaces in the Participant's home to prevent a child who has (or has had) lead poisoning.

Learning disability, instructional fees - If prescribed by a physician, tuition fees paid to a special school and tutoring fees paid to a specially trained teacher for a child who has severe learning disabilities caused by mental or physical impairments (such as nervous system disorders) qualify.

Legal fees, general - Legal fees qualify as medical care if they bear a direct or proximate relationship to the provision of medical care to you, your spouse or your dependent - for example, if the medical care could not have been provided without legal assistance. Fees for legal services retained to authorize treatment for mental illness qualify. But legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care do not qualify.

Legal fees, in connection with fertility treatments - If the legal fees are in connection with a medical procedure performed upon you (or your spouse or dependent). Legal fees for preparing a contract for you to obtain a donated egg from an egg donor may qualify too. Legal fees incurred in connection with a procedure performed on a surrogate mother do not constitute medical care.

Liquid adhesive for small cuts

Lodging not at a hospital or similar institution - Up to \$50.00 per night if these conditions are met: 1. the lodging is primarily for and essential to medical care, 2. the medical care is provided by a physical in licensed hospital or medical care facility related to (or equivalent to) a licensed hospital, 3. the lodging isn't lavish or extravagant, and 4. there is not significant element of personal pleasure, recreation or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 per person).

Lodging of a companion - Companion must be accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital are also met.

Massage therapy - If the massage therapy was recommended by a physical to treat a specific injury or trauma. Massage therapy to improve general health does not qualify.

Mastectomy bra

Meals at a hospital or similar institution - If the main reason for being here is to receive medical care.

Medical alert bracelet or necklace

Medical conference admission, transportation, meals, etc. - Expenses for admission and transportation to a medical conference qualify if they relate to a chronic disease suffered by you, your spouse or you dependent and if the conference is primarily for and essential to the person in need of medical care. Costs for meals and lodging do not qualify.

Medical information plan charges- To cover storage costs. These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for your medical care.

Medical monitoring- Includes testing devices such as blood pressure monitor, syringes, glucose kits, etc.

Medical records charges - For example, the fee associated with transferring medical records to a new medical practitioner will qualify.

Membership dues - These are dues paid in order to receive a discount for medical care.

Midwife

Motion sickness pills

Neurologist fees

Nicotine gum or patches

Norplant insertion or removal

Nursing services - Also included are wages, employment taxes, and other amounts you pay for nursing services (including extra costs for nurses' room and board) will qualify, whether provided in the participant's home or another facility.

Nutritionist's professional expenses - If the treatment relates to a specifically diagnosed medical condition. But not if the expenses is for general health.

Obstetrical Expenses

Occlusal guards to prevent teeth grinding

Optometrist

Orthodontia

Orthopedic shoes and inserts - Cost of specialized orthopedic items qualify to the extent that they exceed ordinary personal use requirements.

Osteopath Fees

Over the counter medicines - Must be needed to treat a medical condition.

Ovulation monitor

Oxygen and related equipment

Pain relievers

Physical therapy

Pregnancy test kits

Prenatal vitamins - If the vitamins are taken during pregnancy (a medical condition), they would be considered primarily for medical care. Vitamins taken at other times do not qualify

Prescribed medicines

Preventative care screenings - If the tests are used for medical diagnoses. Examples include hearing, vision and cholesterol screenings.

Prosthesis

Psychiatric fees

Psychologist fees

Radial keratotomy - Corneal ring segments (removable plastic half-rings that correct vision) would also qualify.

Reading glasses

Rubbing alcohol

Schools and education, special - Payments made to a special school for a mentally impaired or physically disabled person qualify if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect. Meals, lodging, and ordinary education supplied by the special school is only medical care if the child is at the school primarily for relieving the disability. If the child is at the school simply to benefit from the course and disciplinary methods, the expenses won't qualify.

Screening tests

Seeing eye dog

Shipping and handling fees - Shipping and handling fees incurred to obtain an item that constitutes medical care (e.g. drugs or medicine) are inextricably linked to the cost of the medical care and therefore qualify.

Smoking cessation medications

Smoking cessation programs - Amounts paid for a stop-smoking program would qualify as would amounts for prescribed drugs and OTC drugs used to stop smoking.

Special foods - If prescribed by a medical practitioner to treat a specific illness or ailment and if the foods do not substitute of normal nutritional requirements. But the amount that may qualify is limited to the amount by which the cost of the special food exceeds the cost of commonly available version of the same product.

Sperm, storage fees - With respect to fees for temporary storage, but only to the extent necessary for immediate conception. Storage fees for undefined future conception probably are not considered to be for medical care.

Spermicidal Foam

Stem cell, harvesting and/or storage of - Will qualify if there is a specific and imminent medical condition than the stem cells are intended to treat. Collection and storage indefinitely, just in case an item might be needed is not medical care.

Sterilization

Sunglasses - Prescription sunglasses would qualify. Allowable amounts include the expense of eye examination and eyeglasses and lenses needed for medical reasons.

Surgery

Swimming pool - Must be primarily used for an individual who has been diagnosed with a medical condition.

Swimming pool maintenance - Such expenses only qualify if the pool is used primarily for medical care by someone who has been diagnosed with a medical condition.

Taxes on medical services and products - To the extent that the tax is imposed on qualified medical care services/items. This includes local, sales, service and other taxes.

Telephone for hearing-impaired person

Television for hearing-impaired persons - Equipment that displays the audio part of the television programs as subtitles for hearing impaired persons will qualify. The amount that qualifies is limited to the excess of the cost over the cost of the regular item.

Therapy - Therapy for general improvement of mental health, relief of stress or personal enjoyment will not qualify.

Thermometers

Toothache and teething pain relievers

Transplants - Includes surgical, hospital and laboratory services and transportation expenses for organ donors.

Transportation expenses for person to receive medical care - The transportation must be primarily for and essential to medical care. These include car expenses, bus, taxi, train, plane and ferry fares and ambulance services. Instead of actual car expenses, the standard mileage rate may be used.

Transportation of someone other than the person receiving medical care - Transportation expenses for the following will qualify: a parent who must go with a child who needs medical care, a nurse or other person who gives injections, medications or other treatment required by a patient who is traveling to get medical care and is unable to travel alone, and an individual who travels to visit a mentally ill dependent

Transportation to and from a medical conference

Tuition for special needs program - Its primary purpose must be for medical care.

Ultrasound, prenatal - Will qualify if used as a diagnostic tool to determine fetal health and development. Will not qualify for other purposes such as to obtain prenatal snapshots.

Umbilical cord, freezing and storing of - May qualify if there is a specific medical condition that the umbilical cord is intended to treat. Collection and storage indefinitely, just in case it is needed is not medical care.

Usual and customary charges, excess - Medical expenses in excess of an insurance plan's usual, customary and reasonable charges will qualify if the underlying expense is for medical care.

Vaccines

Varicose veins, treatment of - The procedure must promote the proper function of the body or prevents or treats an illness or disease.

Vasectomy

Vasectomy, reversal

Veterinary fees - Will qualify if the fees are incurred for the care of a guide dog or other animal used by a disabled person

Viagra

Vision correction procedures

Vitamins - Qualifies if recommended by a medical practitioner in order to treat a medical condition.

Walkers

Wart remover treatments

Weight loss programs - Must be recommended by a physician to treat a specific medical condition such as obesity, heart disease or diabetes and not simply to improve general health.

Wheelchair

Whirlpool/spa - Qualifies if recommended by a medical practitioner in order to treat a medical condition.

Whirlpool/spa cleaning chemicals, etc. - Qualifies if recommended by a medical practitioner in order to treat a medical condition.

Wigs - Will qualify if the wig is prescribed by a physician for the mental health of a patient who has lost all of their hair from disease or treatment.

Examples of non-qualified medical expenses

Automobile depreciation, insurance repair or maintenance expenses

Childcare

Diapers

Electrolysis or hair removal

Feminine Hygiene Products

Hair transplant

Illegal operations, treatments and medicines

Late fees, for late payment of bills for medical care

Lodging while attending a medical conference

Meals while attending a medical conference

Teeth Whitening

Transportation to visit a hospitalized spouse or dependent

Warranties, extended warranties, maintenance agreements