

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 Birth Control
Prescribed Vitamins
Prescribed Drugs

OVER-THE-COUNTER-MEDICATION

Over-the-counter medicines, drugs, or dietary supplements for a specific medical condition:
Allergy Medicine
Antihistamines
Analgesics
Antacids

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 Cycle Products
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

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

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
Hearing Exams
Hospital Services
Infertility
In-vitro Fertilization
Norplant insertion or Removal
Patterning Exercises
Physical Examination (not employment related)
Physical Therapy
Rolfing
Speech Therapy
Sterilization

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
Contraceptives, prescribed
Counseling
Crutches
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)
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
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.