

# 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

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### 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.