

Eligible/Ineligible Expenses – Health Care Spending Account

This document contains a list of eligible and ineligible expenses that, under the proper circumstances, may be considered qualified/non-qualified medical expenses (as defined in Internal Revenue Code Section 213) and generally deductible or not deductible on a federal income tax return. There are other expenses in each category that are not listed here. A more inclusive list of expenses can be found in IRS Publication 502 at <http://www.irs.gov/publications/p502/>.

Generally, medical expenses that are deductible are reimbursable from a Health Care Spending Account (HCSA). This list can help you determine what types of expenses are reimbursable from your HCSA. Under the law, you can only receive reimbursement from your HCSA for certain substantiated Section 213(d) medical expenses incurred by you or eligible tax dependents. However, the actual terms of the given plan, such as the HCSA, may not allow reimbursement for all possible deductible expenses.

Your Summary Plan Description contains important details pertaining to your HCSA including which expenses are eligible for reimbursement and context regarding what types of expenses are reimbursable. Review your Summary Plan Description, the following list, and if necessary, consult a tax advisor if you have questions pertaining to the reimbursement eligibility of a particular expense from your HCSA.

Note: If you are enrolled in the Limited Purpose HCSA, only dental and vision expenses are eligible for reimbursement.

Expense Type	Is Expense Qualified?	IRS Guidelines
Acne Treatment Products	Yes	When used for the treatment of acne, the cost of acne treatment is a qualified medical expense. (For example, acne washes, acne creams, etc.).
	No	When the treatment is for cosmetic purposes (for example, to reduce wrinkles), the cost is not a qualified medical expense. The cost of regular skin care products is not a qualified medical expense.
Acupuncture	Yes	The cost of acupuncture is a qualified medical expense.
Adopted Child Medical Expenses	Yes	If the child is a tax-qualified dependent at the time services were rendered, medical expenses paid for a child prior to adoption are qualified medical expenses.
Adoption	No	Fees relating to the adoption process and for medical expenses incurred prior to beginning adoption negotiations are not reimbursable. Expenses incurred by the birth mother associated with an adopted baby's birth are not reimbursable for the HCSA participant.
Alcoholism, Drug Addiction	Yes	The cost of treatment at a center for alcohol or drug addiction is a qualified medical expense. This includes meals and lodging provided by the inpatient center during treatment.

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	Potentially Eligible	<p>When recommended by a health care professional, fees and transportation to attend Alcoholics Anonymous (AA) meetings are reimbursable.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Transportation. The cost of transportation primarily for and essential to, medical care is a qualified medical expense. Submit documentation of the corresponding medical service. Eligible expenses include but are not limited to:</p> <ul style="list-style-type: none"> • Ambulance services • Bus* • Car rental* • Parking fee • Plane fare* • Taxi • Toll <p>Personal car mileage: \$.17/mile</p> <p>* Long-distance travel cannot be undertaken for purely personal reasons (such as when equivalent treatment is available locally).</p> <p>If a covered individual is unable to travel alone and requires the assistance of a nurse or companion (for example, a parent or spouse), the nurse/companion's transportation expenses are qualified medical expenses.</p> <p>If recommended for a family member's mental illness, the transportation costs of visits by other family members are qualified medical expenses. Note that all family members must be eligible tax dependents.</p>
Allergy Medicine	Yes	When used to treat or alleviate allergy symptoms, the cost of allergy medicine is a qualified medical expense. (Examples include Benadryl, Claritin, Dimetapp, etc.).
	No	If the product would be owned even without allergies (such as a pillow or vacuum cleaner), the expense is generally not reimbursable.
Allergy Treatment Products (Air Conditioner, Air Filter, Air Purifier)	No	If the product would be owned even without allergies (such as a pillow or vacuum cleaner), the expense is generally not reimbursable.

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	Potentially Eligible	<p>When recommended by a health care professional for a medical condition (e.g., prescription, doctor's note) with the request for the cost of an allergy treatment product may be a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: The reimbursable expense includes only the amount above the cost of the product in its standard form.</p>
Alternative Provider	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, the cost of a homeopathic or holistic treatment/procedure may be a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
	No	Naturopathic procedures and treatments using natural agents such as air, water or sunshine are generally not reimbursable.
Ambulance	Yes	The fee paid for ambulance service is a qualified medical expense.
Analgesics	Yes	The cost of an analgesic is a qualified medical expense. (Examples include Advil, aspirin, Caladryl, Tylenol, Vicks, etc.).
Anesthesiology	Yes	Anesthesiology fees are qualified medical expenses.
Annual Physical Examination	Yes	<p>The cost of an annual physical examination is a qualified medical expense.</p> <p>The cost of a screening body scan (for example, an MRI) is a qualified medical expense.</p>
Annual Physical Examination (Preventive Care)	Potentially Eligible	<p>The cost of preventive care if not covered by your medical benefit plan is a qualified medical expense. Preventive care includes but is not limited to:</p> <ul style="list-style-type: none"> • Periodic health evaluations, including tests and diagnostic procedures in connection with routine examinations (for example, an annual physical) • Routine prenatal and well-child care • Child and adult immunizations • Smoking cessation programs* • Weight-loss program for a diagnosed condition, including obesity* • Certain screening services • Preventive prescription

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		<i>* Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Antacids	Yes	The cost of an antacid is a qualified medical expense. (Examples include Alka-Seltzer, Brioschi, Maalox, Milk of Magnesia, Mylanta, Pepto-Bismol, Prilosec OTC, etc.). <i>Must be prescribed by a physician in order to be reimbursed.</i>
Antibiotic Ointment	Yes	The cost of antibiotic cream or ointment is a qualified medical expense. (Examples include Cortaid, Neosporin, Polysporin, etc.).
Antihistamines	Yes	The cost of an antihistamine is a qualified medical expense. (Examples include Benadryl, Claritin, etc.).
Anti-Itch Cream	Yes	The cost of anti-itch cream is a qualified medical expense. (Examples include Aveeno/Gold Bond Anti-Itch, Benadryl, Cortaid, calamine lotion, Cortizone, Gold Bond, Lanacane, etc.).
Arch Support	Potentially Eligible	Orthopedic shoes and inserts: When recommended by a health care professional for a medical condition, amounts paid for special shoes and inserts are qualified medical expenses. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i> Note: Only the amount that exceeds the cost of regular footwear is reimbursable.
Arthritis Care	Yes	The cost of arthritis care is a qualified medical expense. (Examples include arthritis gloves, Arthritis Hot, Bengay, Capzasin, etc.).
Artificial Limb	Yes	Amounts paid for the design and purchase of an artificial limb are qualified medical expenses.
Aspirin	Yes	The cost of aspirin is a qualified medical expense.
Asthma Equipment	Yes	When recommended by a health care professional for the treatment of asthma, the cost of asthma equipment (for example, a Nebulizer or peak flow meter) is a qualified medical expense.

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Automobile Modifications	Potentially Eligible	<p>When used by a person with a disability, amounts paid for hand controls and other special equipment installed in a car, including the installation costs, are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: The cost of the vehicle itself is not a qualified medical expense.</p> <p>The cost of operating a specially-equipped car is not a qualified medical expense. Regular commuting costs for an individual with a physical disability are not qualified medical expenses.</p>
Babysitting/Child and Dependent Care	No	The cost of babysitting, child care and nursing services for a healthy child or dependent are not qualified medical expenses.
Bandages	Yes	The cost of bandages is a qualified medical expense. (Examples include Ace bandages, Band-Aid, Curad, Johnson & Johnson, Nexcare, etc.).
Birth Control	Yes	<p>The cost of prescription birth control (such as an IUD, diaphragm, pill, Norplant, etc.) is a qualified medical expense.</p> <p>Amounts paid for over-the-counter products and devices (such as condoms, spermicide, pregnancy test kit, etc.) are qualified medical expenses.</p>
Birthing Classes/ Childbirth Classes/Lamaze	Yes	Class time instruction related to childbirth (including breathing and relaxation techniques, stages and phases of labor, labor and delivery procedures, birthing positions, movie depicting vaginal and cesarean delivery, and cesarean discussion) is a qualified medical expense.
	No	The portion of instruction not related to childbirth (such as possible discomfort and mood swings, learning about your unborn baby's growth and development, breast feeding vs. bottle feeding newborn care) is not a qualified medical expense.
Birthing Coach/ Doula	No	Amounts paid for a birthing assistant/coach for a woman during labor and after childbirth are not qualified medical expenses.
Bleaching/Teeth Whitening	No	Cosmetic treatment: The cost of cosmetic dental treatment is not a qualified medical expense.

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Blood Donation	Yes	A fee associated with blood donation, when the blood is for the subsequent use by the participant, spouse or eligible dependent, is a qualified medical expense.
Blood Pressure Monitoring Device	Yes	The cost of a blood pressure monitoring device is a qualified medical expense.
Blood Sugar Test Kit and Strips	Yes	Amounts paid for a blood sugar testing kit and strips are qualified medical expenses.
Body Scan	Yes	The cost of a body scan (for example, an MRI) is a qualified medical expense.
Bonding of Teeth	No	Bonding or tooth coloring is a cosmetic treatment. Dental cosmetic treatment is not a qualified medical expense as it does not meaningfully promote the proper functioning of the body or prevent or treat an illness or disease.
Braces	Yes	The cost of braces is a qualified medical expense.
Braille Books and Magazines	Yes	For use by visually impaired persons, the cost of Braille books and magazines are medical expenses. Note: The reimbursable expense includes only the amount above the cost of the product in its standard form.
Breast Augmentation	No	The cost of a breast augmentation (such as an implant or injection) is not a qualified medical expense. Cosmetic treatment: Elective cosmetic surgery is not a qualified medical expense as it does not meaningfully promote the proper function of the body or prevent or treat illness or disease.
Breast Implant Removal	Potentially Eligible	If causing a medical problem, the cost to remove a breast implant is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Breast Pump, Purchase Or Rental	Yes	The cost for the purchase or rental of a breast pump, along with the supplies that assist lactation, is a qualified medical expense.

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Breast Reconstruction	Yes	<p>The cost of breast reconstruction surgery following a mastectomy for cancer is a qualified medical expense.</p> <p>Each of the following mastectomy-related expenses is a qualified medical expense.</p> <ul style="list-style-type: none"> • The cost of a breast prosthesis • The cost of a bra or other clothing (such as a sports bra or bathing suit) designed to hold the breast prosthesis • The cost of a special bra or other clothing with a built-in breast <p>Note: The qualified expense includes only the amount above the cost of the product in its standard form.</p>
Breast Reduction	Potentially Eligible	<p>When recommended by a health care professional for a medical condition (to prevent or treat an injury, illness or disease), the cost of breast reduction surgery is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Capital Expenses	Potentially Eligible	<p>When recommended by a health care professional for, or as a result of, a medical condition, the cost of installing equipment in the home (such as a ramp or wheelchair lift) is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: If the capital expenditure is a permanent improvement that increases the value of the property, the excess value is not reimbursable.</p> <p>See Publication 502 at www.irs.gov for more information.</p> <p>Improvements made to accommodate a residence for a person's disability do not usually increase the value of the residence, and the full cost is usually reimbursable.</p> <p>Note: Only reasonable costs to accommodate a personal residence for a disabled condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, are not reimbursable.</p> <p>Example: Let's say you have a heart condition. Your doctor recommends adding an elevator in your home so you do not have to climb stairs. The elevator costs \$10,000. A professional appraisal shows the elevator increases the value of the home by \$5,000. There are three other individuals living in your home who have no medical conditions, but they may also use the elevator. Here's how to determine your eligible medical expenses:</p> <ol style="list-style-type: none"> 1. Enter the amount you paid for the home improvement

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		<p style="text-align: right;">\$10,000</p> <p>2. Enter the value of your home immediately after the improvement.*</p> <p style="text-align: right;">\$155,000</p> <p>3. Enter the value of your home immediately before the improvement.*</p> <p style="text-align: right;">\$150,000</p> <p>4. Subtract line 3 from line 2. This is the increase in the value of your home due to home improvement.</p> <p>If line 4 is more than, or equal to, line 1, the cost of the home improvement is not an eligible expense. Stop here.</p> <p>If line 4 is less than, or equal to, line 1, go to line 5.</p> <p style="text-align: right;">\$5,000</p> <p>5. Subtract line 4 from line 1.</p> <p style="text-align: right;">\$5,000</p> <p>6. Divide line 5 by the number of individuals living in your home. The total is what you may submit on a claim as eligible medical expenses.</p> <p style="text-align: right;">\$1,250</p> <p>*A professional appraisal must be used to determine the before and after value of your home.</p>
Carpal Tunnel Wrist Supports	Yes	The cost of carpal tunnel wrist supports is a qualified medical expense.
Chair (Medical Supplies)	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, the cost of a medically designed or equipped chair (such as a geriatric chair or bath safety chair) is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Chelation Therapy	Potentially Eligible	<p>When recommended by a health care professional for a medical condition (such as lead poisoning), the cost of chelation therapy is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Chinese Herbal Practitioner and Herbal Treatments	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, the cost of a homeopathic or holistic treatment/procedure may be a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>

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	No	Naturopathic procedures and treatments using natural agents such as air, water or sunshine are generally not reimbursable.
Chiropractor/Chiroprody	Yes	When treatment is rendered for a medical condition, amounts paid to a chiropractor are qualified medical expenses. When treatment is rendered for a medical condition, amounts paid to a chiropodist (a chiropractic foot doctor) are qualified medical expenses.
Christian Science Practitioner	Yes	When recommended by a health care professional for a medical condition, amounts paid to a Christian Science practitioner are qualified medical expenses.
Circumcision	Yes	The cost of an infant and adult circumcision is a qualified medical expense.
	No	Fees for ritual circumcision performed by a non-healthcare provider (e.g., a rabbi, mohel) are not eligible.
Clinic	Yes	The cost of medical treatment at a health clinic is a qualified medical expense.
COBRA Premiums	No	Insurance premiums: Health and long-term care insurance premiums are not qualified medical expenses.
Coinsurance	Yes	A coinsurance payment for medical care is a qualified medical expense.
Cold/Hot Pack	Yes	When used for medical purposes, amounts paid for cold and hot packs are qualified medical expenses.
	No	When used for other purposes (for example, to keep beverages hot or cold), amounts paid for cold and hot packs are not qualified medical expenses.
Cold Medicine	Yes	The cost of cold medicine is a qualified medical expense. (Examples include Advil, Benadryl, Comtrex, Contac, Coricidin, Mucinex, Nyquil, Robitussin, Sudafed, TheraFlu, Triaminic, Vicks, etc.).
Collagen Injections	Potentially Eligible	When recommended by a health care professional for a medical condition (such as urinary incontinence or severe acne), the cost of collagen injections may be a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription,</i>

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		<i>doctor's note) with the request for reimbursement.</i>
	No	The cost of collagen injections for cosmetic purposes is not a qualified medical expense.
Concierge Medicine	Potentially Eligible	<p>The portion of the concierge fee that relates to medical services (such as a physical exam and storage of medical data) may be a qualified medical expense.</p> <p>Note: Documentation from the provider must clearly itemize the fee components. For the portion that represents medical care, the care must actually be incurred (for example, the patient must actually have the physical exam).</p>
Condoms	Yes	Amounts paid for over-the-counter birth control products and devices (such as condoms, spermicide, pregnancy test kit, etc.) are qualified medical expenses.
Contact Lenses, Saline Solution, Supplies, Warranties	Yes	<p>If contact lenses are needed to correct vision, amounts paid for the purchase of contact lenses (including shipping and handling fees) are qualified medical expenses.</p> <p>Amounts paid for contact lens solution (saline solution and enzyme cleaner), supplies, exams (including fittings) and associated warranties are also qualified expenses.</p>
	No	Amounts paid for cosmetic contact lenses (such as to change eye color without vision correction) are not qualified medical expenses.
Contraceptives	Yes	<p>Amounts paid for over-the-counter birth control products and devices (such as condoms, spermicide, pregnancy test kit, etc.) are qualified medical expenses.</p> <p>The cost of an OTC medication or item is a qualified medical expense.</p> <p>The cost of prescription birth control (such as an IUD, diaphragm pill, Norplant, etc.) is a qualified medical expense.</p>
Controlled Substance in Violation of Federal Law	No	If the controlled substance violates federal law, even when it is allowed by state law and used to treat a diagnosed medical condition, the cost is not a qualified medical expense.
Convalescent Home	Yes	The cost of medical care provided in a convalescent or nursing home (for example, following a hospital stay or surgery) is a qualified medical expense. This includes the cost of meals and lodging in the convalescent/nursing home if the main reason for being there is to receive medical care.

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	No	The cost of custodial care in a convalescent or nursing home (for example, long-term care) is not a qualified medical expense.
Copayment (Copay)	Yes	A medical copayment is a qualified medical expense. Note: The receipt must clearly state the medical service or that the expense is a copayment for medical care.
Cord Blood	Potentially Eligible	When recommended by a health care professional for a medical condition with the infant or other family member covered under the HCSA, the cost of harvesting and storing cord blood is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	Storage and harvesting fees paid for non-medical reasons or to preserve the cord blood for future use are not qualified medical expenses.
Cosmetic Treatment	Potentially Eligible	When recommended by a health care professional to improve a deformity arising from, or directly related to, a congenital abnormality, personal injury or disfiguring disease, the cost of cosmetic surgery is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	Elective cosmetic surgery is not a qualified medical expense as it does not meaningfully promote the proper functioning of the body or prevent or treat an illness or disease. Some examples of non-qualified cosmetic surgery procedures include, but are not limited to: <ul style="list-style-type: none"> • Breast augmentation/enhancement • Electrolysis (hair removal) • Face lift • Facials, chemical peels • Hair transplant or electrolysis • Liposuction • Tattoo removal
Cough Suppressants	Yes	Amounts paid for cough syrup and cough drops are qualified medical expenses.

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Counseling	Potentially Eligible	When recommended by a health care professional for a medical condition (such as depression), amounts paid for counseling are qualified medical expenses. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	The cost of counseling for the general improvement of one's health, stress relief or personal enjoyment is not a qualified medical expense. Fees paid for family counseling, and support counseling for other family members to learn how to cope with a family member's illness is not a qualified medical expenses.
CPR	No	The cost of a CPR class is not a qualified medical expense.
Crown (Dental)	Yes	When recommended by a health care professional for a medical or dental condition, the cost of a crown may be a qualified medical expense.
	No	The cost of a crown that is solely for cosmetic purposes is not a qualified medical expense.
Crutches	Yes	The purchase or rental of crutches is a qualified medical expense.
Decongestant	Yes	The cost of a decongestant is a qualified medical expense. (Examples include Contac-D, Dimetapp, Sudafed, Triaminic, etc.).
Deductibles	Yes	Medical care deductibles are qualified medical expenses.
Dehumidifier	No	The cost of a dehumidifier is not a qualified medical expense.
Dental Cosmetic Procedure	No	The cost of cosmetic dental treatment is not a qualified medical expense. Cosmetic procedures like teeth whitening, veneers, or cosmetic orthodontia are not covered.
Dental Treatment	Yes	Amounts paid for preventive dental treatment includes the services provided by a dental hygienist or dentist for procedures such as teeth cleaning, X-rays, sealants, fillings, extractions, dentures, caps, crowns, implants, fluoride treatments to prevent tooth decay, etc. and orthodontia (including braces) are qualified medical expenses. Additionally, when prescribed by a dentist or orthodontist, the installation and monthly rental charges for home water

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		fluoride treatments are qualified medical expenses.
Dentures/ Artificial Teeth	Yes	The cost of artificial teeth is a qualified medical expense. Artificial teeth are also known as dentures. Partial or full dentures are a qualified medical expense.
Denturist	Yes	Amounts paid to a denturist for the treatment of a dental condition are qualified medical expenses. (A denturist is a dental technician specializing in making and fitting dentures as a direct service to the public rather than through a licensed dentist).
Dependent Care for Disabled Dependent	Potentially Eligible	When for the medical care of a disabled dependent, the cost of disabled dependent care may be a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Dermatology	Yes	Amounts paid to a dermatologist for medical conditions (such as acne or psoriasis) are qualified medical expenses.
	No	Amounts paid to a dermatologist for cosmetic services (such as botox injections to eliminate wrinkles) are not qualified medical expenses.
Diabetic Equipment and Supplies	Yes	Amounts paid for diabetic equipment and supplies are qualified medical expenses. These include, but are not limited to: <ul style="list-style-type: none"> • Glucose monitor • Urine/blood test strips • Insulin • Syringes • Alcohol swabs
Diagnostic Services	Yes	Amounts paid for diagnostic services are qualified medical expenses.
Diaper Service (Diapers)	Potentially Eligible	For individuals with impairments or disabilities beyond infancy, or when recommended by a physician to relieve the effects of a medical condition, the cost of diapers is a qualified medical expense.
	No	Amounts paid for diapers and diaper services for an infant are not qualified medical expenses.

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Diarrhea Medicine	Yes	The cost of diarrhea medicine is a qualified medical expense. (Examples include Imodium, Kaopectate, Pepto-Bismol, Senna, Prompt, etc.).
Dietary Supplements	Potentially Eligible	<p>When recommended by a health care professional for a medical condition (such as a specific vitamin deficiency), amounts paid for dietary supplements are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Also see similar expenses: Nutritional supplements & Fiber supplements:</p> <p>Note: For special food, the qualified expense includes only the amount above the cost of the product in its standard form.</p>
	No	When taken for general good health, even when recommended by a healthcare professional, amounts paid for dietary supplements are not qualified medical expenses.
Dietician	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, amounts paid to a dietitian are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g. prescription, doctor's note) with the request for reimbursement.</i></p>
Disabled Dependent Care	Potentially Eligible	<p>When for the medical care of a disabled dependent, the cost of disabled dependent care may be a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Drug Overdose, Treatment of Drug Overdose	Yes	The cost of treatment for a drug overdose is a qualified medical expense.
Durable Medical Equipment (DME)	Yes	<p>The cost to purchase or rent durable medical equipment (DME) is a qualified medical expense. DME includes but is not limited to:</p> <ul style="list-style-type: none"> • Bed-wetting alarm • Blood pressure kit • Crutches • Hearing aid • Medical alert equipment

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Dyslexia Educational Support	Yes	<p>If the main reason for using a school is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to a special school are qualified medical expenses.</p> <p>Note: The cost of meals, lodging and ordinary education by the special school may also be qualified expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to:</p> <ul style="list-style-type: none"> • Teaching Braille to a visually-impaired child • Teaching sign language or lip reading to a hearing-impaired child • Remedial language training to correct a condition caused by a birth defect
	Potentially Eligible	<p>Tutoring: When recommended by a health care professional for a medical condition, tutoring fees for a specialized teacher are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g. prescription, doctor's note) with the request for reimbursement.</i></p>
Ear/Body Piercing	No	The cost of ear or body piercing is not a qualified medical expense.
Ear Plugs	Yes	When recommended by a health care professional for a medical condition (such as to protect surgically implanted ear tubes), the cost of ear plugs is a qualified medical expense.
Ear Wax Removal Product	Yes	<p>The cost of an ear wax removal product is a qualified medical expense. (Examples include Debrox, Murine, etc.).</p> <p><i>Must be prescribed by a physician in order to be reimbursed.</i></p>
Educational Classes	Potentially Eligible	<p>The cost of an educational class specific to a medical condition (such as learning to manage diabetes or learning Braille) is a qualified medical expense.</p> <p><i>Submit a letter of the medical condition, as well as a description of the class, conference or seminar, with the request for reimbursement.</i></p>
	No	The cost of an educational class not specific to a medical condition or for general well-being (such as care for a newborn or breast feeding) is not a qualified medical expense.

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Egg Donor Fees	Yes	Amounts paid by the HCSA participant for egg donor fees, agency fees and legal fees for preparation of the egg donor's contract are qualified medical expenses. Fertility: When associated with an active attempt to conceive, amounts paid for egg and sperm donation, treatment of infertility, and semen and embryo storage (including shots, in-vitro fertilization and artificial insemination) are qualified medical expenses.
	Yes	When the egg donor is covered by the HCSA, amounts paid for the egg donor's medical and psychological testing are reimbursable from the donor's HCSA.
	No	When the recipient is covered by the HCSA, amounts paid for the egg donor's medical and psychological testing are not reimbursable from the recipient's HCSA.
Eggs and Embryos—Storage Fees	Potentially Eligible	Amounts paid for the temporary storage of eggs and embryos may be qualified medical expenses, when necessary for immediate conception. Submit proof with the request for reimbursement that storage is for immediate conception, and not for long-term storage or future use.
	No	Amounts paid for long-term storage of eggs and embryos are not qualified medical expenses.
Exercise Equipment and Exercise Program	Potentially Eligible	When recommended by a health care professional for a medical condition, the cost of exercise equipment or an exercise program is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	The cost of exercise equipment or an exercise program for improvement of general health is not a qualified medical expense.
Expectorant	Yes	The cost of an expectorant is a qualified medical expense. (Examples include Broncolin, Mucinex, TheraFlu, Tussin EX, etc.).
Experimental Drugs	Yes	The cost of a legally-obtained experimental drug for medical care is a qualified medical expense.
Eye Exam	Yes	The cost of an eye exam is a qualified medical expense.

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Eyeglasses, Supplies (Storage Case, Replacement Cost, etc.), Warranties	Yes	When prescribed for vision correction, amounts paid for the following items are qualified medical expenses: <ul style="list-style-type: none"> • Prescription eyewear and supplies (eyeglasses, goggles, safety glasses, sports eyewear, sunglasses) • Tinting of prescription eyewear • Eye exams (refractions) • Over the counter reading glasses and other vision aids
	Yes	Amounts paid for warranties and cleaners for the items listed above are also qualified medical expenses.
	No	Eyeglasses not needed for vision correction or reading are not qualified medical expenses.
Feminine Care Products	Yes	The cost of feminine hygiene products, including tampons, pads, liners, cups, sponges, or similar products are eligible for reimbursement. Note: CARES Act, enacted in March 2020, includes eligibility for feminine care categories and menstrual care products. This is effective 1/1/2020.
Fertility	Yes	When associated with an active attempt to conceive, amounts paid for egg and sperm donation, treatment of infertility, semen and embryo storage (including shots, in-vitro fertilization and artificial insemination) are qualified medical expenses.
	No	Fees paid for preserving semen or embryos for future generations (including for genetic information) are not qualified medical expenses.
Fever Reducing Medication	Yes	The cost of fever reducing medication is a qualified medical expense. (Examples include aspirin, FeverAll, ibuprofen, Motrin, Tylenol, etc.).
Fiber supplement	Potentially Eligible	When recommended by a health care professional for a medical condition (such as irritable bowel syndrome), the cost of a fiber supplement is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
First Aid Cream/First Aid Kit	Yes	The cost of first aid cream or a first aid kit is a qualified medical expense.
Fluoride Device and Treatment	Yes	Amounts paid for a fluoride device and treatment are qualified medical expenses.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Food	Yes	Amounts paid for meals associated with inpatient medical care are qualified medical expenses. The cost of meals in the rehabilitation center if the main reason for being there is to receive medical care are qualified medical expenses.
	No	The costs of meals that are not part of inpatient care are not qualified medical expenses. Amounts paid for the meals for a companion are not qualified medical expenses.
Funeral	No	The cost of a funeral is not a qualified medical expense.
Gambling Problem Treatment	Potentially Eligible	The cost of treatment for a gambling problem may be a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Genetic Testing	Yes	The cost of genetic testing to identify the potential for, or existence of, a medical condition (such as a test for the breast cancer gene) is a qualified medical expense.
Gynecologist	Yes	The cost of gynecological care is a qualified medical expense.
Hair Removal and Transplant	Potentially Eligible	When recommended by a health care professional for a medical condition, the cost of hair removal or a hair transplant may be a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Headache Medicine	Yes	The cost of headache medication is a qualified medical expense. (Examples include Advil, Aleve, Anacin, aspirin, Doan's, Excedrin, Head On, IMAK, Motrin, Tylenol, etc.)
Health Club YMCA or YWCA	Potentially Eligible	When recommended by a health care professional for a medical condition, dues paid to a health club, YMCA or YWCA is a qualified medical expenses. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i> Note: Reimbursement is only for the individual membership and for the component that is related to the current plan year. Any dues that carry over to a subsequent year must be submitted for that plan year of coverage.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Health Institute	Potentially Eligible	When recommended by a health care professional for the treatment of a medical condition, amounts paid to a health institute are qualified medical expenses. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Health Maintenance Organization (HMO)	No	Insurance premiums paid to an HMO are not HCSA-reimbursable expenses.
Health Screenings	Yes	The cost of health screening is a qualified medical expense. Body scan: The cost of a body scan (for example, an MRI) is a qualified medical expense. Diagnostic services: Amounts paid for diagnostic services are qualified medical expenses.
Hearing Aid	Yes	Amounts paid for a hearing aid and hearing aid batteries are qualified medical expenses.
Hemorrhoid Treatment	Yes	The cost of hemorrhoid cream or treatment is a qualified medical expense. (Examples include Fleet, Preparation H, Tronolane, Tucks, etc.).
Holistic or Homeopathic Professional	Potentially Eligible	When recommended by a health care professional for a medical condition, the cost of holistic or homeopathic care is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Home Care	Yes	Wages and other amounts paid for nursing care at home services associated with caring for the participant, spouse or tax-qualified dependent's medical condition (dispensing medications, changing dressings, bathing and grooming the patient, etc.) are qualified medical expenses. Note: Only amounts paid for nursing services are qualified medical expenses. If the attendant also provides personal and household services, these amounts must be divided between the times spent performing household/ personal services and the time spent for nursing services.
	No	The cost of custodial care in a convalescent or nursing home (for example, long-term care) is not a qualified medical expense. Do not include the cost of meals and lodging if the reason for being in the home is personal.
Home Improvements	Potentially Eligible	Capital expenses: When recommended by a health care professional for, or as a result of, a medical condition, the

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
		<p>cost of installing equipment in the home (such as a ramp or wheelchair lift) is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: If the capital expenditure is a permanent improvement that increases the value of the property, the excess value is not reimbursable. See Publication 502 at www.irs.gov for more information.</p> <p>Improvements made to accommodate a residence for a person's disability do not usually increase the value of the residence, and the full cost is usually reimbursable.</p> <p>Note: Only reasonable costs to accommodate a personal residence for a disabled condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, are not reimbursable.</p> <p>Example: Let's say you have a heart condition. Your doctor recommends adding an elevator in your home so you do not have to climb stairs. The elevator costs \$10,000. A professional appraisal shows the elevator increases the value of the home by \$5,000. There are three other individuals living in your home who have no medical conditions, but they may also use the elevator. Here's how to determine your eligible medical expenses:</p> <ol style="list-style-type: none"> 1. Enter the amount you paid for the home improvement \$10,000 2. Enter the value of your home immediately after the improvement.* \$155,000 3. Enter the value of your home immediately before the improvement.* \$150,000 4. Subtract line 3 from line 2. This is the increase in the value of your home due to home improvement. If line 4 is more than, or equal to, line 1, the cost of the home improvement is not an eligible expense. Stop here. If line 4 is less than, or equal to, line 1, go to line 5. \$5,000 5. Subtract line 4 from line 1. \$5,000 6. Divide line 5 by the number of individuals living in your home. The total is what you may submit on a claim as eligible medical expenses. \$1,250 <p>*A professional appraisal must be used to determine the before and after value of your home.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Hormone Replacement Therapy (HRT)	Potentially Eligible	When recommended by a health care professional for a medical condition (such as menopausal symptoms), the cost of hormone replacement therapy is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Hospital Services	Yes	Amounts paid for hospital services are qualified medical expenses. Amounts paid for ancillary hospital services (such as an upgrade from a semi-private to private room or fees charged for parents to stay with a child) are qualified medical expenses.
Household Help	No	The cost of household help, even if recommended by a health care professional, is not a qualified medical expense.
Human Guide	Yes	To assist a physically, visually, hearing or mentally impaired person, the cost of a human guide is a qualified medical expense.
Humidifier	Yes	The cost of a vaporizer or humidifier for medical care is a qualified medical expense.
Hypnosis	Potentially Eligible	When recommended by a health care professional for a medical condition, the cost of hypnosis is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Immunization	Yes	The cost of a vaccination/immunization is a qualified medical expense. This includes an immunization required for travel.
Impotence	Potentially Eligible	When recommended by a health care professional, the cost of treatment for impotence or sexual dysfunction (male or female) is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Inclinor	Potentially Eligible	When recommended by a health care professional for a medical condition, the cost of an inclinor may be a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Incontinence Products	Yes	The cost of an incontinence product is a qualified medical expense. (Examples include Depend, Invacare, Poise, Prevail, Serenity, etc.).
Insect Bite Cream and Ointment	Yes	The cost of insect bite cream or ointment is a qualified medical expense. (Examples include After Bite, Aveeno, Benadryl, calamine lotion, Cortaid, Cortizone, Lanacane, Mitigator, etc.).
Insulin	Yes	The cost of insulin is a qualified medical expense.
Investigational Surgery	Yes	The cost of investigational surgery is a qualified medical expense.
Laboratory Fees	Yes	Laboratory fees are qualified medical expenses.
Lactation Aids	Yes	The cost of lactation aids (e.g., breast milk transport bag, freezing and storage packs) is a qualified medical expense.
Lactation Consultant	Yes	When needed for women experiencing lactation problems (such as being unable to breastfeed), the cost of a lactation consultant is a qualified medical expense.
LASIK and Laser Eye Surgery	Yes	The cost of LASIK/PRK or radial keratotomy surgery is a qualified medical expense.
Late Fee Payment	No	A late fee associated with a medical payment is not a qualified medical expense.
Laxatives	Yes	The cost of a laxative is a qualified medical expense. (Examples include Correctol, Dulcolax, ex-lax, Milk of Magnesia, Senokot, etc.).
Lead Based Paint Removal	Potentially Eligible	<p>When surfaces are in poor condition (such as peeling or cracking) or within the child's reach, and to prevent a child who has (or has had) lead poisoning from eating lead-based paint in the home, the cost of paint removal is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: The cost of repainting is not a qualified medical expense.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Learning Disability	Yes	<p>If the main reason for using a school is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to a special school are qualified medical expenses.</p> <p>Note: The cost of meals, lodging and ordinary education by the special school may also be qualified expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to:</p> <ul style="list-style-type: none"> • Teaching Braille to a visually-impaired child • Teaching sign language or lip reading to a hearing-impaired child • Remedial language training to correct a condition caused by a birth defect
	Potentially Eligible	<p>Tutoring: When recommended by a health care professional for a medical condition, tutoring fees by a specialized teacher are qualified medical expenses.</p>
Legal Fees	Yes	To authorize treatment for a mentally ill patient, legal fees are qualified medical expenses.
	No	<p>Guardianship and estate management fees are not qualified medical expenses.</p> <p>Legal fees to obtain a divorce are not qualified medical expenses.</p>
Lessons	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, fees paid for learning disability lessons may be qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Lifetime Care Advance Payment	No	<p>Prepayment of lifetime care fees and founders' fees, whether paid monthly or as a lump sum, under an agreement with a retirement home is not a qualified medical expense.</p> <p>Lifetime care advance payments are conditional expenses that are paid for the prospect of future care and not directly relating to medical care conducted during an account holder's current plan year; they are not eligible for reimbursement.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Lodging/Trips	Yes	<p>When the main reason for being in a hospital or other institution is to receive medical care, amounts paid for meals and lodging provided by the hospital are qualified medical expenses.</p> <p>For a trip that is primarily for and essential to receiving medical services, expenses incurred for transportation to another city are qualified medical expenses.</p> <p>Note: While away from home receiving medical care, you may include lodging costs for the patient and a necessary traveling companion (for example, parent with a sick child or travel to be with a sick spouse), up to \$50 per person, per night, for lodging (maximum \$100 per night), subject to these rules:</p> <ul style="list-style-type: none"> • The lodging is primarily for and essential to medical care • The medical care is provided by a doctor in a licensed hospital or medical care facility related to, or the equivalent of, a licensed hospital • The lodging is not lavish or extravagant under the circumstances • There is no significant element of personal pleasure, recreation or vacation in the travel away from home
Long-term Care (LTC)	No	Premium payments for, and the cost of, long-term care (LTC) are not qualified medical expenses.
Long-term Disability (LTD)	No	Premium payments for long-term disability coverage are not qualified medical expenses.
Marriage Counseling	No	Fees paid for marriage counseling, and couple therapy are not qualified medical expenses.
Massage Therapy	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, the cost of massage therapy is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: The health care professional must include the frequency and duration of the therapy.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Mastectomy-related Expenses	Yes	<p>Each of the following mastectomy-related expenses is a qualified medical expense:</p> <ul style="list-style-type: none"> • The cost of a breast prosthesis • The cost of a bra or other clothing (such as a sports bra or bathing suit) designed to hold the breast prosthesis Note: The qualified expense includes only the amount above the cost of the product in its standard form. • The cost of a special bra or other clothing with built-in breast prosthesis
Maternity Charges/ Child Birth Related	Yes	Amounts paid to a physician or licensed midwife for delivery charges are qualified medical expenses.
Maternity Clothes	No	The cost of maternity clothing is not a qualified medical expense.
Mattress	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, the amount paid for a mattress or special bedding is a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: Only the amount that exceeds the cost of regular bedding is reimbursable.</p>
Meals	Yes	Amounts paid for meals associated with inpatient medical care are qualified medical expenses.
	No	<p>The costs of meals that are not part of inpatient care are not qualified medical expenses.</p> <p>Amounts paid for the meals for a companion are not qualified medical expenses.</p>
Medical Alert Bracelet or Necklace	Yes	The cost of a medical alert bracelet or necklace to identify a medical condition (such as diabetes or a heart condition) is a qualified medical expense.
Medical Care Outside the U.S.	Yes	<p>The cost of legal medical care received outside the U.S. is a qualified medical expense. The cost of prescription medicine purchased and consumed in another country (such as while on vacation or living as an expatriate), if the drug is legal in both the other country and the U.S., is a qualified medical expense.</p> <p>Note: The medical care must be legal in the foreign country and in the U.S. (had it been provided here).</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Medical Information Storage/Maintenance	Yes	The cost to store medical information and to be able to retrieve that information from a computer data bank is a qualified medical expense. The cost of transferring or copying medical records is a qualified medical expense.
Medical Monitoring and Testing Devices	Yes	The cost of a medical monitoring or testing device (for example, to test blood pressure, blood sugar, cholesterol, heart, etc.) is a qualified medical expense.
Medical Newsletter Cost	No	The cost of a medical newsletter is not a qualified medical expense, as the newsletter does not directly treat the medical condition.
Medical Records Charges	Yes	The cost of transferring or copying medical records is a qualified medical expense.
Medical Services	Yes	Amounts paid to physicians, surgeons, specialists and other medical professionals for treatment of medical conditions are qualified medical expenses.
Medicare Parts A, B and D	No	Premiums paid for Medicare Part A, Part B and Part D are not qualified medical expenses.
Medicine and Drugs from Other Countries	Yes	The cost of prescription medicine purchased and consumed in another country (such as while on vacation or living as an expatriate), if the drug is legal in both the other country and the U.S., is a qualified medical expense.
	No	The cost of medicine or drugs purchased from another country for use in this country is not a qualified medical expense, unless the Food and Drug Administration (FDA) announces that a prescribed drug can be legally imported by individuals.
Medicine Prescription	Yes	<p>The cost of a prescription drug is a qualified medical expense. (A prescribed drug is one that requires an order from a medical professional and is dispensed through a pharmacy for use by an individual.)</p> <p>Note: Qualified expenses also include delivery charges and mail-order postage and handling fees.</p>
Menstrual Pain Reliever	Yes	The cost of a menstrual pain reliever is a qualified medical expense. (Examples include Diurex, Midol, Motrin, Pamprin, etc.).

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Mental Retardation, Mentally Challenged, Special Home	Yes	Mentally challenged, special home: On the recommendation of a psychiatrist, amounts paid for a mentally challenged person to live in a special home (not the home of a relative) to make the transition from a mental hospital to community living are qualified medical expenses.
Midwife	Yes	Amounts paid to a physician or licensed midwife for delivery charges are qualified medical expenses.
Missed Appointment Fee	No	A fee paid for a missed appointment is not a qualified medical expense.
Motion Sickness Pills	Yes	Amounts paid for motion sickness pills and patches are qualified medical expenses. (Examples include Bonine, Dramamine, Emetrol, Meclizine, etc.).
Nasal Spray	Yes	Amounts paid for nasal spray may be qualified medical expenses. (Examples include 4-Way, Afrin, Ayr, ENT SOL, NasalCrom, Neo-Syneprine, Nostrilla, Simply Saline, Vicks, etc.).
	No	The cost of a sports-related safety guard not related to a medical or dental condition, even when recommended by a dentist or physician, is not a qualified medical expense.
Nasal Strips	Yes	The cost of nasal strips is a qualified medical expense.
Nebulizer	Yes	When recommended by a health care professional for the treatment of asthma, the cost of asthma equipment (for example, a nebulizer or peak flow meter) is a qualified medical expense.
Neurologist	Yes	The cost of neurological care is a qualified medical expense.
Nicotine Gum and Patches	Yes	Amounts paid for nicotine gum and patches are qualified medical expenses. Smoking cessation: Amounts paid for programs to stop smoking are qualified medical expenses. In addition, medications to stop smoking that are prescribed by a physician also are qualified medical expenses. (OTC examples include Commit, Endit, Habitrol, NicoDerm, Nicorette, Smoke Away, etc.).
Non-Prescription Drugs and Medicines	Yes	The cost of an over-the-counter medication or item is a qualified medical expense.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Nursing Home	Yes	The cost of medical care provided in a convalescent or nursing home (for example, following a hospital stay or surgery) is a qualified medical expense. This includes the cost of meals and lodging in the convalescent/nursing home if the main reason for being there is to receive medical care.
	No	The cost of custodial care in a convalescent or nursing home (for example, long-term care) is not a qualified medical expense.
Nursing Services	Yes	<p>Wages and other amounts paid for nursing services associated with caring for the participant, spouse or tax-qualified dependent's medical condition (dispensing medications, changing dressings, bathing and grooming the patient, etc.) are qualified medical expenses.</p> <p>Note: Only amounts paid for nursing services are qualified medical expenses. If the attendant also provides personal and household services, these amounts must be divided between the times spent performing household/ personal services and the time spent for nursing services.</p>
Nutritional Supplements	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, amounts paid for special foods or nutritional supplements may be qualified medical expenses.</p> <p>Note: For special food, the qualified expense includes only the amount above the cost of the product in its standard form.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement</i></p>
	No	Amounts paid for foods or nutritional supplements used for general well-being, even when recommended by a health care professional, are not qualified medical expenses.
Nutritionist	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, amounts paid to a nutritionist may be qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement</i></p>
	No	Amounts paid to a nutritionist for general well-being, even when recommended by a health care professional, are not qualified medical expenses.
Obstetrical Care	Yes	The cost of obstetrical care is a qualified medical expense.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Oncologist	Yes	Amounts paid to an oncologist are qualified medical expenses.
Operation	Yes	<p>The cost of a legal operation required for medical care is a qualified medical expense.</p> <p>The cost of an operation required for medical care that is performed legally in another country (and which would be legal if performed in the U.S.) is a qualified medical expense.</p> <p>Medical care outside the U.S.: The cost of legal medical care received outside the U.S. is a qualified medical expense.</p> <p>Note: The medical care must be legal in the foreign country and in the U.S. (had it been provided here).</p>
	No	The cost of cosmetic surgery is not a qualified medical expense.
Ophthalmologist	Yes	Amounts paid to an ophthalmologist are qualified medical expenses.
Optometrist	Yes	Amounts paid to an optometrist are qualified medical expenses.
Organ donor	Yes	<p>When the recipient is covered by the HCSA, medical care for both the recipient and donor paid by the recipient are reimbursable from the recipient's HCSA.</p> <p>When the organ donor is covered by the HCSA, medical care for the donor paid by the donor is reimbursable from the donor's HCSA.</p>
	No	<p>When the recipient is covered by the HCSA, medical care for the donor, paid by the donor, are not reimbursable under the recipient's HCSA.</p> <p>When the organ donor is covered by the HCSA, medical care for both the recipient and donor paid by the recipient are not reimbursable from the donor's HCSA.</p>
Orthodontia	Yes	The cost of orthodontia care (including braces) is a qualified medical expense.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Orthopedic Shoes and Inserts	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, amounts paid for special shoes and inserts are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p> <p>Note: Only the amount that exceeds the cost of regular footwear is reimbursable.</p>
Osteopath	Yes	The cost of osteopathic care is a qualified medical expense.
Out-of-Network Provider	Yes	<p>Amount that exceeds Reasonable & Customary under out-of-network provider is a qualified medical expense.</p> <p>Out-of-network providers may charge more for their services than in-network providers. While your insurance plan may or may not cover these out-of-network services in full, these services are eligible for reimbursement from an HCSA plan.</p> <p>Insurance plan holders must weigh the risks of seeking out-of-network services in accordance to their network limits to avoid exorbitant charges.</p>
Over The Counter (OTC) Medicine and Supplies	Yes	<p>The cost of an OTC medication or item is a qualified medical expense.</p> <p>Note: CARES Act, enacted in March 2020, reverses the prescription requirement for OTC items for reimbursement. This is effective 1/1/2020.</p>
Oxygen	Yes	To relieve breathing problems caused by a medical condition, amounts paid for oxygen and oxygen equipment are qualified medical expenses.
Pain Reliever	Yes	The cost of a pain reliever is a qualified medical expense. (Examples include Advil, Aleve, aspirin, BenGay, Capzasin, Castiva, Motrin, Tylenol, Zostrix, etc.).
Parking	Yes	Amount paid for parking to get the medical care is a qualified expense.
Paternity Test	No	The cost of a DNA test to determine paternity is not a qualified medical expense.
Personal Trainer	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, fees paid to a personal trainer are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
	No	Fees paid to a personal trainer for improvement of general health, even when recommended by a health care professional, are not qualified medical expenses.
Physical Exam	Yes	The cost of a physical exam is a qualified medical expense.
Physical Exam for Caregiver	Yes	The cost of a physical exam for a potential caregiver is not a qualified medical expense for the HCSA participant.
Physical Therapy	Yes	The cost of physical therapy is a qualified medical expense.
Preexisting Condition	Yes	Medical costs not covered by the medical plan due to the plan's limitation on pre-existing conditions are qualified medical expenses.
Pregnancy Termination	Yes	The cost of a legal abortion is a qualified medical expense.
Premiums	No	Insurance premiums: Health and long-term care insurance premiums are not HCSA qualified expenses.
Prenatal Vitamins	Yes	The cost of a prescription drug is a qualified medical expense. Note: Qualified expenses also include delivery charges and mail-order postage and handling fees.
Prepayment of Medical Care	No	A prepayment for medical care is not reimbursable. Internal Revenue Service (IRS) guidelines for HCSAs require services to be incurred before expenses can be reimbursed.
Prescription Drugs	Yes	The cost of a prescription drug is a qualified medical expense. (A prescribed drug is one that requires an order from a medical professional and is dispensed through a pharmacy for use by an individual). Note: Qualified expenses also include delivery charges and mail-order postage and handling fees.
	No	The cost of medicine or drugs purchased from another country for use in this country is not a qualified medical expense, unless the Food and Drug Administration (FDA) announces that a prescribed drug can be legally imported by individuals. The cost of prescriptions for cosmetic purposes is not a qualified medical expense (For example cosmetic creams etc.).

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Expense Type	Is Expense Qualified?	IRS Guidelines
Preventive Care	Potentially Eligible	<p>The cost of preventive care if not covered by your medical benefit plan is a qualified medical expense. Preventive care includes but is not limited to:</p> <ul style="list-style-type: none"> • Periodic health evaluations, including tests and diagnostic procedures in connection with routine examinations (for example, an annual physical) • Routine prenatal and well-child care • Child and adult immunizations • Smoking cessation programs* • Weight-loss program for a diagnosed condition, including obesity* • Certain screening services • Preventive prescription <p><i>* Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Private Hospital Room	Yes	The extra cost for a private hospital room is a qualified medical expense.
Propecia	Potentially Eligible	<p>When used to treat a deformity arising from a congenital abnormality, injury or disfiguring disease, the cost of Propecia may be a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
	No	When used for cosmetic purposes (for example, to treat male pattern baldness), the cost of Propecia is not a qualified medical expense.
Prosthesis	Yes	Amounts paid for the design and purchase of a prosthesis are qualified medical expenses.
Psychiatric Care	Yes	The cost of psychiatric care, including care in a specially equipped center for receiving medical care, is a qualified medical expense.
Psychoanalysis	Potentially Eligible	<p>When recommended by a health care professional for a medical condition (such as depression), amounts paid for psychoanalysis are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
	No	<p>The cost of counseling for the general improvement of one's health, stress relief or personal enjoyment is not a qualified medical expense.</p> <p>Fees paid for family counseling, and support counseling for other family members to learn how to cope with a family member's illness is not a qualified medical expenses.</p> <p>Training required to be a psychoanalyst is not a qualified medical expense.</p>
Psychologist	Potentially Eligible	<p>When recommended by a health care professional for a medical condition (such as depression), amounts paid for a psychologist are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
	No	<p>The cost of counseling for the general improvement of one's health, stress relief or personal enjoyment is not a qualified medical expense.</p> <p>Fees paid for family counseling and support counseling for other family members to learn how to cope with a family member's illness are not qualified medical expenses.</p>
Radial Keratotomy	Yes	The cost of radial keratotomy is a qualified medical expense.
Reasonable & Customary (R&C)	Yes	<p>Amounts that exceed reasonable & customary charges under out-of-network providers are qualified medical expenses.</p> <p>Out-of-network providers may charge more for their services than in-network providers. While your insurance plan may or may not cover these out-of-network services in full, these services are eligible for reimbursement from an HCSA plan.</p> <p>Insurance plan holders must weigh the risks of seeking out-of-network services in accordance to their network limits to avoid exorbitant charges.</p>
Rehabilitation Center	Yes	The cost of follow-up medical care (for example, following a hospital stay, surgery or an injury) at a rehabilitation center or facility is a qualified medical expense. This includes the cost of meals and lodging in the rehabilitation center if the main reason for being there is to receive medical care.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Residential Schools	Yes	<p>If the main reason for using a school is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to a special school are qualified medical expenses.</p> <p>Note: The cost of meals, lodging and ordinary education by the special school may also be qualified expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to:</p> <ul style="list-style-type: none"> • Teaching Braille to a visually-impaired child • Teaching sign language or lip reading to a hearing-impaired child • Remedial language training to correct a condition caused by a birth defect
Retin-A	Potentially Eligible	When prescribed by a health care professional for the treatment of acne, the cost of Retin-A is a qualified medical expense.
	No	When prescribed for the effects of aging, the cost of Retin-A is not a qualified medical expense.
Rogaine	Potentially Eligible	<p>When used to treat a deformity arising from a congenital abnormality, injury or disfiguring disease, the cost of Propecia may be a qualified medical expense.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
	No	When used for cosmetic purposes (for example, to treat male pattern baldness).
Safety Glasses	Yes	When prescribed for vision correction, amounts paid for safety glasses are qualified medical expenses.
Screening Tests	Yes	Amounts paid for screening tests are qualified medical expenses. Amounts paid for diagnostic services are qualified medical expenses.
Seeing-Eye Dog/ Guide Dog	Yes	<p>The cost of a guide dog or other animal used by a visually- or hearing-impaired person, or to assist a person with another disability, is a qualified medical expense.</p> <p>Note: Amounts paid for the care of this specially trained animal are also qualified medical expenses.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Sexual Dysfunction	Potentially Eligible	When recommended by a health care professional, the cost of treatment for impotence or sexual dysfunction (male or female) is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Shipping and Handling Fees	Yes	Shipping and handling fees associated with medical care (for contact lenses, mail-order drugs, etc.) are qualified medical expenses.
Sinus Medication	Yes	The cost of sinus medication is a qualified medical expense. (Examples include Advil, Alavert, Aleve, Benadryl, Chlor-Trimeton, Claritin, Excedrin, Mucinex, Sudafed, Tavist, Tylenol, etc.).
Sleep Deprivation Treatment	Yes	When recommended by a health care professional for a medical condition, the cost of sleep deprivation treatment is a qualified medical expense. (Examples include Advil, Breathe Right, Doan's, Excedrin, Legatrin, NoDoz, Nytol, Sominex, Tylenol, Unisom, etc.).
Smoking Cessation	Yes	Amounts paid for programs to stop smoking are qualified medical expenses. In addition, medications to stop smoking that are prescribed by a physician also are qualified medical expenses. (OTC examples include Commit, Endit, Habitrol, NicoDerm, Nicorette, Smoke Away, etc.).
Special Schools/ Behavioral Modification Program	Yes	If the main reason for using a school is its resources to work with children who have learning disabilities due to a mental or physical impairment, payments to a special school are qualified medical expenses. Note: The cost of meals, lodging and ordinary education by the special school may also be qualified expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to: <ul style="list-style-type: none"> • Teaching Braille to a visually-impaired child • Teaching sign language or lip reading to a hearing-impaired child • Remedial language training to correct a condition caused by a birth defect
Speech Therapy	Potentially Eligible	When recommended by a health care professional for a medical condition (such as autism or dyslexia), the cost of speech therapy is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Sperm Storage	Yes	For the treatment of infertility, the cost of sperm storage is a qualified medical expense. <i>Submit proof with the request for reimbursement that storage is for immediate use, and not for long-term storage or future use.</i>
	No	Storage fees paid for non-medical reasons or to preserve the sperm for future generations (such as for genetic information) are not qualified medical expenses.
Stem Cell Harvesting or Storage	With Prescription	When recommended by a health care professional for a medical condition, the cost of harvesting and storing stem cells is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	Storage and harvesting fees paid for non-medical reasons or to preserve the stem cells for future use are not qualified medical expenses.
Sterilization	Yes	The cost to obtain or reverse a sterilization is a qualified medical expense. Includes tubal ligation and vasectomy.
Stop-Smoking Program	Yes	Amount paid for programs to stop smoking are qualified medical expenses. In addition, medications to stop smoking that are prescribed by a physician also are qualified medical expenses. (OTC examples include Commit, Endit, Habitrol, NicoDerm, Nicorette, Smoke Away, etc.).
Student Health Fee	Yes	The cost of medical care is a qualified medical expense.
	No	Fees for belonging to the program or as premium for future health care needs are not qualified medical expenses.
Substance Abuse	Yes	Alcoholism, drug addiction: The cost of treatment at a center for alcohol or drug addiction is a qualified medical expense. This includes meals and lodging provided by the inpatient center during treatment.
	Potentially Eligible	When recommended by a health care professional, fees and transportation to attend Alcoholics Anonymous (AA) meetings are reimbursable. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Sunburn Cream and Ointment	Yes	The cost of sunburn treatment is a qualified medical expense. (Examples include Solarcaine, Water Jel, etc.)

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Sunscreen with High SPF	Yes	The cost of sunscreen and sunblock products that can be clearly identified as SPF 15 or higher and that provide protection against both ultraviolet B radiation (UVB) and ultraviolet A radiation (UVA) are qualified medical expenses.
Sunscreen	No	The cost of sunscreen and sunblock products with less than SPF 15, or with SPF 15 or higher that do not provide protection against both ultraviolet B radiation (UVB) and ultraviolet A radiation (UVA) are not qualified medical expenses.
Surgery	Yes	The cost of a legal operation/surgery required for medical care is a qualified medical expense. The cost of an operation required for medical care that is performed legally in another country (and which would be legal if performed in the U.S.) is a qualified medical expense.
	No	The cost of cosmetic surgery is not a qualified medical expense. The cost of an illegal operation or other treatment is not a qualified medical expense.
Surrogate Mother	Yes	If an HCSA participant is fulfilling the role of a surrogate mother, medical expenses not paid by insurance or the adoptive parents are qualified medical expenses.
	No	HCSA participant using a surrogate mother cannot submit medical expenses incurred by the surrogate; the surrogate is not a covered individual under the participant's HCSA. Fees paid to an agency to search for a surrogate mother are not qualified medical expenses.
Swim Lessons/Swim Therapy	Potentially Eligible	When recommended by a health care professional for a medical condition, fees paid for swimming lessons may be qualified medical expenses. <i>A letter of medical necessity is required (e.g. prescription, doctor's note).</i>
	No	Fees paid for lessons not recommended by a health care professional or not specific to a medical condition are not qualified medical expenses.
Taxes on Medical Services And Products	Yes	Taxes (such as sales tax or a hospital bill surcharge) incurred for a medical service or product, including OTC, are qualified medical expenses.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Teeth Whitening	No	The cost of cosmetic teeth whitening is not a qualified medical expense.
Telephone	Yes	Fees associated with enhancing a telephone to accommodate a hearing-impaired person or person with a disability are qualified medical expenses. Note: Repair costs are also a qualified medical expense.
	No	The cost of a telephone while in a hospital or treatment center is not a qualified medical expense.
Telephone Consultation (Health Care Professional's Fee)	Yes	A fee charged by a health care professional for a telephone consultation is a qualified medical expense. Note: The associated phone charge (for example, a toll call charge) is also a qualified medical expense.
Television	Yes	To assist a visually- or hearing-impaired person, the cost to modify a television (such as an adapter for a regular television) or purchase a specially equipped television is a qualified medical expense. Note: Only the amount that exceeds the cost of a regular television is reimbursable.
	No	The cost of a television while in a hospital or treatment center is not a qualified medical expense.
Thermometer	Yes	The cost of a thermometer for medical use (for example, to take someone's temperature) is a qualified medical expense.
Throat Lozenges	Yes	Amounts paid for throat lozenges are qualified medical expenses. (Examples include Cepacol, Chloraseptic, Cold-Eeze, Halls, Sucrets, Vicks, etc.).
Toothache and Teething Pain Relievers	Yes	The cost of a pain reliever for a toothache or teething pain is a qualified medical expense. (Over-the-counter medication examples include Anbesol, Orajel, etc.)
Toothbrush	No	The cost of a toothbrush (including a specialized or battery-powered toothbrush), even when recommended by a dentist for a medical condition, is not a qualified medical expense.
Toiletries	No	Amounts paid for toiletries (for example, cologne, dental floss, deodorant, lotion, shaving cream, shampoo, soap, toothpaste, etc.) are not qualified medical expenses.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Transplant	Yes	<p>The cost of organ transplant is a qualified medical expense.</p> <p>Note: When the recipient is covered by the HCSA, medical care for both the recipient and donor paid by the recipient are reimbursable from the recipient's HCSA.</p> <p>When the organ donor is covered by the HCSA, medical care for the donor paid by the donor is reimbursable from the donor's HCSA.</p>
	No	<p>When the recipient is covered by the HCSA, medical care for the donor, paid by the donor, is not reimbursable under the recipient's HCSA.</p> <p>When the organ donor is covered by the HCSA, medical care for both the recipient and donor paid by the recipient is not reimbursable from the donor's HCSA.</p>
Transportation	Yes	<p>The cost of transportation primarily for and essential to medical care is a qualified medical expense. Submit documentation of the corresponding medical service. Eligible expenses include but are not limited to:</p> <ul style="list-style-type: none"> • Ambulance services • Bus* • Car rental* • Parking fee • Plane fare* • Taxi • Toll <p>Personal car mileage = \$.17/mile</p> <p>* Long-distance travel cannot be undertaken for purely personal reasons (such as when equivalent treatment is available locally). If a covered individual is unable to travel alone and requires the assistance of a nurse or companion (for example, a parent or spouse), the nurse/companion's transportation expenses are qualified medical expenses. If recommended for a family member's mental illness, the transportation costs of visits by other family members are qualified medical expenses.</p> <p>Note: All family members involved must be covered under the HCSA.</p>
	No	<p>Regular commuting costs for an individual with a physical disability are not qualified medical expenses.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Tuition/Tuition for Special Needs Program	Potentially Eligible	<p>Fees paid on doctor's recommendation for a child's tutoring by a teacher who is specially trained and qualified to work with children having a learning disability caused by mental or physical impairments is a qualified medical expense.</p> <p>The tuition, meals and lodging of attending a school that provides special education to help a child to overcome learning disabilities when recommended by a physician may be a qualified medical expense.</p> <p>Note: The cost of medical care must be itemized on the bill or invoice provided by the school.</p>
	No	Medical coverage premiums attached to college or private school tuition, even if listed separately, are not qualified medical expenses.
Tutoring	Potentially Eligible	<p>When recommended by a health care professional for a medical condition, tutoring fees for a specialized teacher are qualified medical expenses.</p> <p><i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i></p>
Ultrasound	Yes	The cost of an ultrasound for medical care (including prenatal care) is a qualified medical expense.
Umbilical Cord Blood	Yes	<p>When recommended by a health care professional for an existing medical condition with the unborn child or any other genetically-related family member covered under the HCSA, amounts paid for umbilical cord blood are qualified medical expenses.</p> <p>Note: As long as a medical condition is present, the cost to collect, freeze and store umbilical cord blood would be a qualified medical expense.</p>
Usual & Customary	Yes	<p>Amounts that exceed usual & customary charges under out-of-network providers are qualified medical expenses.</p> <p>Out-of-network providers may charge more for their services than in-network providers. While your insurance plan may or may not cover these out-of-network services in full, these services are eligible for reimbursement from an HCSA plan.</p> <p>Insurance plan holders must weigh the risks of seeking out-of-network services in accordance to their network limits to avoid exorbitant charges.</p>

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
UVR Treatments	Potentially Eligible	When recommended by a health care professional for a medical condition (such as chronic psoriasis), the cost of UVR treatment is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
Vaccine/ Vaccination	Yes	The cost of a vaccination/immunization is a qualified medical expense. This includes an immunization required for travel.
Vaporizer/Humidifier	Yes	The cost of a vaporizer or humidifier for medical care is a qualified medical expense.
Varicose Vein Surgery	Potentially Eligible	When recommended by a health care professional for a medical condition, the cost of varicose vein removal is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	The cost to remove varicose veins for cosmetic purposes is not a qualified medical expense.
Vasectomy	Yes	The cost of a vasectomy or vasectomy reversal is a qualified medical expense.
Veneers	Potentially Eligible	Dental veneers (sometimes called porcelain veneers or dental porcelain laminates) are qualified medical expenses if allowed by a dental plan and are not cosmetic. Cosmetic surgery or procedure can be an eligible expense if it is necessary to improve a deformity that arises from, or is directly related to a birth defect, a disfiguring disease or an injury resulting from an accident or trauma. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	The cost of cosmetic dental treatment is not a qualified medical expense.
Veterinary Fees	Yes	Veterinary fees paid for Guide dogs is a qualified medical expense.
Viagra	Potentially Eligible	When prescribed by a health care professional for a medical condition, the cost of Viagra is a qualified medical expense.
Vision Correction	Yes	The cost of vision corrective surgery (for example, Cataract removal, LASIK/PRK or radial keratotomy surgery) is a qualified medical expense.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Walker/Wheelchair	Yes	When recommended by a health care professional to alleviate a medical condition or for a physical disability, the cost of an autoeette, wheelchair or walker, including the cost of maintenance, is a qualified medical expense.
Warranty	Yes	The amount paid for a warranty on a medical product (for example, contact lenses, eyeglasses, hearing aid, etc.) is a qualified medical expense.
Wart Removal Treatment	Yes	The cost of a wart removal product is a qualified medical expense. (Examples include Dr. Scholl's, Compound W, etc.).
Weight Loss Drug	Potentially Eligible	When recommended by a health care professional for a medical condition (such as obesity or hypertension), the cost of a weight loss drug is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	The cost of a weight loss drug associated with general weight loss, even when recommended by a health care professional, is not a qualified medical expense.
Weight Loss Program	Potentially Eligible	When recommended by a health care professional for a medical condition (such as obesity or hypertension), the cost of a weight loss program is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
	No	The cost of a weight loss program associated with general weight loss, even when recommended by a health care professional, is not a qualified medical expense.
Wellness Scan	Yes	The cost of an annual physical examination and diagnostic tests by a physician are qualified medical expenses. Body scan: The cost of a body scan generally for wellness (for example, an MRI) is a qualified medical expense. Diagnostic services: The cost of diagnostic services are qualified medical expenses.
Wheelchair	Yes	When recommended by a health care professional to alleviate a medical condition or for a physical disability, the cost of an autoeette, wheelchair or walker, including the cost of maintenance, is a qualified medical expense.

Eligible/Ineligible Expenses – Health Care Spending Account

Expense Type	Is Expense Qualified?	IRS Guidelines
Wig	Potentially Eligible	When recommended by a health care professional for a medical condition, or as a result of treatment for a medical condition, the cost of a wig is a qualified medical expense. <i>Submit a letter of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.</i>
X-rays	Yes	X-ray fees for medical care are qualified medical expenses.
Yeast Infection Medication	Yes	The cost of yeast infection medication is a qualified medical expense. (Examples include Monistat, Vagistat, etc.)

Letter of Medical Necessity (LOMN)

Must be on the Physician/Provider's letterhead OR use the form below.

Please use the following guidelines when submitting a letter of medical necessity:

- The diagnosis must be specific. For example, a diagnosis of "fatigue, bone pain or weakness" is not specific; a diagnosis of "Osteoporosis" is specific.
- The recommended treatment must be named and described in detail by a licensed health care provider. A recommended treatment described as "quitting smoking, healthier diet and regular or daily exercise recommended" does not provide enough information. Your provider must specifically name and describe the recommended treatment. An acceptable description of treatment would be "I recommend 800 IU of Vitamin D and 1200 mg of Calcium supplements each day for the next 6 months to slow down the patient's Osteoporosis progression."
- Your provider must state a specific length of treatment. Lifetime or indefinite lengths of treatment will not be approved.

Current Date

<Address>

Re: Patient Name

To Whom It May Concern:

I am writing on behalf of my patient, (patient name), to document the medical necessity of (treatment/medication/equipment—item in question) for the treatment of (specific diagnosis). This letter provides information about the patient's medical history and diagnosis and a statement summarizing my treatment rationale.

Patient's History and Diagnosis:

(Include information here regarding the patient's condition and specific diagnosis. Also include the patient's history related to the condition.)

Treatment Rationale:

(Include information on the treatment up to this point, course of care and why the treatment/medication/equipment (item in question) is necessary and how you expect that it will help the patient.)

Duration:

(Length of time treatment/medication/equipment (item in question) is necessary—not to exceed 12 months.)

Summary:

In summary, (treatment/medication/equipment—item in question) is medically necessary for this patient's medical condition. Please contact me if any additional information is required to ensure the prompt approval of (treatment/medication/equipment—item in question).

Sincerely,

(Physicians name and signature) Your licensed provider must complete, sign and date the letter.

Letter of Medical Necessity Instructions Page

(Do not fax or mail this instruction page)

Expenses for medical care that are incurred during the plan year but not covered by a health care plan are eligible for reimbursement from your Health Care Flexible Spending Account. Generally, an expense for medical care means that it must diagnose, cure, mitigate, treat or prevent disease or affect a structure or function of the body. Under Internal Revenue Service (IRS) rules, some health care services and products are only eligible for reimbursement from your Health Care Flexible Spending Account when your doctor or other licensed health care provider certifies that they are medically necessary (that the services or products are recommended by your doctor or other licensed health care provider to treat or alleviate a medical condition). Your provider must indicate your (or your spouse/domestic partner's or dependent's) specific diagnosis, the specific treatment needed, the length of treatment, and how this treatment will alleviate your medical condition.

This form has been created to assist you and your health care professional with providing the information required to process your claim for reimbursement. Alternatively, your provider can also choose to submit a statement on his or her letterhead, as long as the letter includes all of the information on this form. The information provided on the Letter of Medical Necessity (or on a separate letter submitted by your provider) will only be used to process your Health Care Flexible Spending Account claim.

By submitting this Letter of Medical Necessity, you certify that the expenses you are claiming are a direct result of the medical condition described in the letter, and you would not incur the expenses you are claiming if you were not treating this medical condition.

You are only required to provide this documentation (or the letter from your provider) with the first claim you submit for the service or product each year UNLESS the treatment extends beyond the time period listed.

Submitting this form does not guarantee that your claim for reimbursement will be approved—all claims for reimbursement are subject to a full review.

Please ensure the following guidelines are used when your Medical Provider completes the form:

Patient's History and Diagnosis

- The diagnosis must be specific.

For example, a diagnosis of "fatigue, bone pain or weakness" is not specific. A diagnosis of "Osteoporosis" is specific.

Recommended Treatment, Rationale, and Duration

- The recommended treatment must be named and described in detail by a licensed health care provider.

For example, a recommended treatment description such as "quitting smoking, healthier diet and regular or daily exercise recommended" does not provide enough information. Your provider must specifically name and describe the recommended treatment such as "I recommend 800 IU of Vitamin D and 1200 mg of Calcium supplements each day for the next 6 months to slow down the patient's Osteoporosis progression."

- Your provider must state a specific length of treatment (not to exceed 12 months). Lifetime or indefinite lengths of treatment will not be approved.

Our Summary Plan Description contains important details pertaining to your Health Care Spending Account including whose expenses are eligible for reimbursement and context regarding what types of expenses are reimbursable. For a complete listing of eligible and ineligible expenses, visit the BenefitsConnection website at: verizon.com/benefitsconnection (User ID and password required). Review your Summary Plan Description, the lists on the BenefitsConnection website, and, if necessary, consult a tax advisor if you have questions pertaining to the eligibility for reimbursement for a particular expense from your Health Care Spending Account.

Letter of Medical Necessity

Fax: 855.785.3471

Mail: Verizon Benefits Center, P.O. Box 8999 Norfolk, VA 23501-8999

SECTION 1: EMPLOYEE INFORMATION (Please use CAPITAL LETTERS and black ink)

ENTERPRISE ID

[illegible]

DATE OF BIRTH (MMDDYYYY)

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EMPLOYEE FIRST NAME

[illegible]

INITIAL

DAYTIME PHONE # (AREA CODE FIRST - NO DASHES)

[illegible]

EMPLOYEE LAST NAME

[illegible]

ZIP CODE

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SECTION 2: PATIENT'S INFORMATION (Please use CAPITAL LETTERS and black ink)

PATIENT'S FIRST NAME & LAST NAME

[illegible]**SECTION 3: MEDICAL PROVIDER (Must be completed by the provider)**

Patient's History and Diagnosis:

(Include information here regarding the patient's condition and specific diagnosis).

Recommended Treatment and Rationale:

(Include information on the treatment up to this point, course of care and why the treatment/medication/equipment (item in question) is necessary and how you expect that it will help the patient.)

Duration:

(Length of time treatment/medication/equipment (item in question) is necessary—not to exceed 12 months.)

SECTION 4: MEDICAL PROVIDER CERTIFICATION

PROVIDER'S NAME:

Provider's Phone Number:

PROVIDER'S SIGNATURE*: _____

Date*:

*Signature and date are required in order to process your (the employee's) claim for reimbursement.