Reimbursable and Unreimbursable Expenses

Eligible Health Care Expenses

Through the Health Care Spending Account, the IRS allows you to be reimbursed for most out-of-pocket medical, dental, vision, and hearing care expenses. Expenses solely for cosmetic reasons generally are not expenses for medical care. In addition, **OVER-THE-COUNTER ITEMS** are eligible for reimbursement. These items include antacids, allergy medicine, pain relievers, cold medicine and more. Any item that is purchased to maintain good health and not to treat or alleviate an illness or injury is not reimbursable.

**FOR A BRIEF LIST OF OVER-THE-COUNTER ITEMS PLEASE CLICK HERE.**

The following list is not intended to be comprehensive, but is meant to be a guide only and is subject to change. The Internal Revenue Service outlines what expenses are allowable and disallowable. In general, **IRS PUBLICATION 502 (link opens in new window)**, Medical and Dental Expenses, has a more detailed list of the expenses that can be reimbursed under the Health Care Spending Account. You may also **CONTACT OUR OFFICES** with any specific questions.

- Acupuncture
- Acne Treatment (i.e. Proactiv)
- Alcoholism Treatment
- Ambulance
- Arch Supports, Knee & Wrist Brace
- Artificial Limbs
- Birth Control (includes pills, condoms, spermicides)
- Chiropractic Fees
- Christian Science Practitioner's Fees
- Coinsurance
- Contact Lens Solutions and Cleaners
- Copays
- Crutches
- Deductibles
- Dentists’ Fees (other than cosmetic services)
- Dentures
- Dermatologists
- Diabetic Supplies
- Eye Exams, Prescription Glasses, Prescription Sunglasses (excludes warranty fees)
- Fees Associated with Organ Donations
- First Aid Supplies
- Gynecologists’ Fees
- Hearing Aids and Batteries
- Humidifiers
- Infertility Treatments
- Insulin
- Laboratory Fees
- Laser Eye Surgery
- Massage Therapy (letter of medical necessity must be established)

- Mileage (related specifically to an eligible medical visit)
- Neck Support Pillows
- Nutrition Counseling (letter of medical necessity must be established)
- Obstetrical Fees
- Orthodontia (contact our offices to discuss how reimbursement is made)
- Orthopedic Shoes
- **OVER-THE-COUNTER DRUGS**
- Pap Smears
- Physical Therapists’ Fees
- Podiatrists
- Pregnancy Tests & Ovulation Kits

- Prescription Drugs (for non-cosmetic reasons)
- Psychiatrists’ Fees
- Psychologists’ Fees
- Psychotherapists’ Fees
- Routine Physicals
- Seeing-Eye Dog (purchase, training and care)
- Skilled Nurses' Fees
- Smoking Cessation Programs & Products
- Special Education for Handicapped
- Speech Therapists' Fees
- Sterilization Fees
- TMJ Related Treatments
- Therapy Treatments
- Transportation Expenses (related specifically to an eligible medical visit)
- Treatment for Substance Addiction
- Weight Loss Programs/Treatments and Prescriptions (i.e. Weight Watchers or Curves) (letter of medical necessity must be established annually)
- Wheelchair
- X-rays

**Ineligible Health Care Expenses**

Expenses solely for cosmetic reasons generally are not expenses for medical care. Also, expenses that are merely beneficial to one's general health are not expenses for medical care. This is a partial list of health care expenses that are not eligible for reimbursement from the Health Care Spending Account:

- Any Illegal Treatment
- Babysitting Fees to Enable You to Visit a Doctor
- Bottled Water
- Cosmetic surgery that improves the patients' appearance but not medically necessary. This includes hair transplants, Rogain, Propecia, Retin-A, and electrolysis/hair removal (unless medical necessity is established)
- Cost of Illegal Drugs
- Dental Bleaching/Teeth Whitening
- Diaper Service
- Domestic Help Fees (for services of a non-medical nature)
- Ear Piercing
- Early-Pregnancy Workshops
- Funeral Expenses
- Health Club Memberships
- Herbs
- Insurance Premium contributions to your spouse's health or dental insurance
- Lens Replacement Insurance
- Life Insurance, Long-Term Care or Disability Insurance
- Massage therapy (unless medical necessity is established)
- Marriage Counseling
- Maternity Clothes
- **OVER-THE-COUNTER DIETARY SUPPLEMENTS** (such as Ensure) and vitamins which are purchased to maintain good health
- Scientology Fees
- Sonicare Toothbrushes and Replacement Brushes
- Spiritual Guidance
- Supplements prescribed by an alternative provider (i.e. naturopath or acupuncturist)
- Swimming Lessons
- Tattooing
- Teeth Whitening
- Toilet Articles and Hygienic Supplies
- Transportation expenses to and from work, even if your condition requires an unusual means of transportation
- Union Dues
- Veterinary Fees