

# Qualified Medical Expenses

The following is a partial list of medical expenses that, if paid from an HSA/MSA, may be excluded from gross income under Sections 220(f) or 223(f) of the Internal Revenue Code. Please refer to IRS Publication 502 (“Medical and Dental Expenses”) for a more detailed explanation. You can obtain a copy of this publication by logging on to [www.irs.gov](http://www.irs.gov) or calling 1-800-TAX-FORM. This information is not intended as tax and financial advice. You should consult with your tax attorney, accountant, or other qualified professionals about your specific situation. Not all of these expenses will be covered under your Golden Rule plan; see your policy or certificate for details.

- Medical services fees (from doctors, dentists, surgeons, specialists, and other medical practitioners)
- Prescription medicines (those requiring a prescription by a doctor for their use by an individual), nonprescription medicines, and insulin
- Oxygen equipment and oxygen
- Hospital services fees (lab work, therapy, nursing services, surgery, etc.)
- Special items (artificial limbs, false teeth, eyeglasses, contact lenses, hearing aids, crutches, wheelchairs, etc.)
- Expenses of an organ donor
- Meals and lodging provided by a hospital during medical treatment
- Wages for nursing services (see Publication 502)
- Social Security tax for worker-provided medical care (see Publication 926)
- Psychiatric care
- Capital expenses for equipment or improvements to your home needed for medical care (see Publication 502)
- Special school or home for mentally or physically disabled persons (see Publication 502)
- Transportation for needed medical care (see Publication 502)
- Treatment at a drug or alcohol center (includes meals and lodging provided by the center)
- Legal operations to prevent having children or to terminate a pregnancy
- Cost and care of guide dogs or other animals aiding the blind, deaf, and disabled
- Cost of lead-based paint removal (see Publication 502)

NOTE: Health insurance premiums may be allowed by 213(d), but the law limits these to specific circumstances (see reverse).

## QUICK REFERENCE:

Abortion	Dentures	Laboratory Fees	Optometrist	Sterilization
Acupuncture	Diagnostic Devices	Lead-Based Paint	Organ Donors	Stop-Smoking
Alcoholism	Disabled Dependent	Removal	Osteopath	Programs
Ambulance	Care	Learning Disability	Oxygen	Surgery
Artificial Limb	Drug Addiction	Legal Fees	Ophthalmologist	Telephone
Artificial Teeth	Drugs	Lifetime Care	Optician	Television
Bandages	Eyeglasses	Lodging	Orthopedist	Therapy
Breast	Fertility	Long-Term Care	Pediatrician	Transplants
Reconstruction	Enhancement	Meals	Physician	Transportation
Birth Control	Founder’s Fee	Medical Conference	Physiotherapist	Trips
Braces	Guide Dog	Medical Info. Plan	Podiatrist	Tuition
Braille Books/Mag.	Health Institute	Medicines	Postnatal Treatment	Vaccines
Blood Transfusion	Health Maintenance	Mentally Retarded	Prenatal Care	Vasectomy
Car	Organization	Neurologist	Prescription	Smoking Program
Chiropractors	Hearing Aids	Nursing Home	Medicine	Surgery
Christian Science	Hospital Service	Nursing Services	Prosthesis	Weight-Loss
Practitioner	Home Care	Obstetrician	Psychiatric Care	Program
Contact Lenses	Home	Operating Room	Psychoanalysis	Wheelchair
Crutches	Improvements	Costs	Psychologist	Wig
Dental Treatment	Insulin Treatments	Operations	Special Education	X-ray

(List continues on the next page.)

# Nonqualified Medical Expenses

The following is a partial list of nonqualified medical expenses. Please refer to IRS Publication 502 (“Medical and Dental Expenses”) for a more detailed explanation. You can obtain a copy of this publication by logging on to [www.irs.gov](http://www.irs.gov) or calling 1-800-TAX-FORM. This information is not intended as tax and financial advice. You should consult with your tax attorney, accountant, or other qualified professional about your specific situation.

- Surgery for purely cosmetic reasons
- Expenses for your general health (even if following your doctor’s advice) such as:
  - Health club dues
  - Household help (even if recommended by a doctor)
  - Social activities, such as dancing or swimming lessons
  - Trip for general health improvement
  - Weight-loss program
- Diaper service
- Funeral, burial, or cremation expense
- Illegal operation or treatment
- Life insurance or income protection policies, or policies providing payment for loss of life, limb, sight, etc.
- Maternity clothes
- Nursing care for a healthy baby
- Toothpaste, toiletries, cosmetics, etc.
- Most health insurance premiums

NOTE: Account funds may be used to pay health insurance premiums for:

- 1) Qualified long-term care insurance; or
- 2) Health insurance while you:
  - (a) are receiving unemployment compensation;
  - (b) are within any period of continuation coverage required under any federal law, such as COBRA; or
  - (c) are 65 or older, but not Medicare supplement plans (applies to HSA only).

## **QUICK REFERENCE:**

Advanced Payment for Services Rendered Next Year	Dancing Lessons Diaper Service Flexible Spending Account	Household Help Health Savings Account	Medicines Medicines From Other Countries	Stop-Smoking Aids
Baby-Sitting -- Child Care	Funeral Expenses Future Medical Care	Household Help Illegal Drugs	Nonprescription Drugs	Swimming Lessons
Bottled Water	Hair Transplant	Illegal Operations and Treatments	Nutritional Supplements	Teeth Whitening
Cosmetic Surgery	Health Club Dues	Maternity Clothes	Personal Use Items	Veterinary Fees
				Weight-Loss Program

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