

The following is a list of the most common reimbursable/non-reimbursable medical expenses. Please refer to IRS Publication 502 for a more detailed list. The current IRS Publication 502 always supersedes MSRS documentation regarding reimbursable health-care related expenses.

## Reimbursable Health Care Expenses

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- Acupuncture
- Alcoholism or drug dependency treatment and treatment centers
- Ambulance
- Artificial limbs and teeth
- Bandages (Band-aids, elastic wrap)
- Birth control pills and devices
- Blood pressure monitoring devices
- Braille books and magazines (to the extent exceeding prices for regular books and magazines)
- Car (with special medical equipment)
- Childbirth preparation classes for mother, excluding portion for mother's coach
- Co-insurance (health, dental and vision)
- Co-payments (health, dental and vision)
- COBRA premiums
- Cold/hot packs
- Contact lenses, solution and cleaners
- Contraceptives
- Crutches
- Dental treatment, including dentures, implants and orthodontia (excluding whitening)
  - Diabetic supplies
- Diagnostic devices/services (e.g., MRI, CT Scan)
- Drugs/medications (prescription)
- Eye examination
- Eyeglasses - prescription & reading
- Eye surgery (laser or radial keratotomy)
- Fees to doctors or hospitals for:
  - Anesthesiologist
  - Chiropractor
  - Christian Science practitioner
  - Clinic
  - Dentist
  - Dermatologist
  - Gynecologist
  - Midwife
  - Neurologist
  - Obstetrician
  - Ophthalmologist
  - Optometrist
  - Osteopath, licensed
  - Pediatrician
  - Physical examination
  - Podiatrist
  - Practical nurse
  - Psychiatrist <sup>3</sup>
  - Psychoanalyst <sup>3</sup>
  - Psychologist <sup>3</sup>
  - Sex therapist
  - Surgeon
- Fertility treatments <sup>1</sup>
- Guide dog and its upkeep
- Hearing aids and batteries
- Home modification to accommodate handicapped person <sup>1</sup>
- Hospital services
- Incontinence supplies
- Insulin and diabetic supplies
- Insurance premiums for medical, dental, vision, or long-term care <sup>2</sup>
- Laboratory fees
- Lactation supplies
- Lip-reading lessons
- Lodging for medical care <sup>1</sup>
- Long-term care services and premiums <sup>1</sup>
- Mastectomy bras
- Medical supplies
- Medicare Part B, C and D premiums
- Medications which require a prescription
- Mental institution care (mentally ill person unsafe when left alone)
- Mentally handicapped, special home for
- Nursing services <sup>1</sup>
- Nursing care
- Nursing home (if for medical reasons)
- Organ transplant, medical expenses of donor or prospective donor
- Orthodontia
- Orthopedic shoe inserts
- Over-the-counter medications (OTC) (see reverse side for more detail)
- Oxygen equipment, including CPAP
- Physical therapy
- Pregnancy test kits
- Prescription drugs/medications
- Rehydration solution (e.g., Pedialyte)
- Rental of medical equipment <sup>1</sup>
- Smoking cessation programs
- Special schooling for physically or mentally handicapped
- Speech therapy
- Spousal or personal insurance premiums
- Sterilization, legal
- Surgery and related treatment (except cosmetic)
- Telephone for hearing impaired
- Television closed caption decoder equipment which displays the audio part of TV programs for hearing impaired
- Therapy received as medical treatment
- Thermometers
- Transportation expenses for essential medical care, including mileage and parking <sup>1</sup>
- Tuition at special school for special needs program <sup>1</sup>
- Vaccinations
- Vasectomy
- Wheelchair
- Wrist/joint supports
- X-rays

<sup>1</sup> See IRS Publication 502 for guidelines.

<sup>2</sup> Insurance must be paid after-tax and cannot provide a cash benefit.

<sup>3</sup> Must be for medical care only.

## Reimbursable Health Care Expenses with Physician's Note

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The following health care items have a dual use and can only be reimbursed from HCSP if a written prescription or *Letter of Medical Necessity* form signed by a qualified medical practitioner\* specifies: a) the name/type of treatment and b) the specific medical condition requiring the treatment/expense. The prescription must be dated prior to purchasing the dual use item. The practitioner must update the prescription on an annual basis to continue to be eligible for reimbursement.

- Aspirin
- Acne treatment
- Chondroitin (arthritis)
- Compression socks
- Diaper service
- Dietary supplements
- Fees for exercise, athletic or health club membership
- Fiber supplements
- Fish oil
- Glucosamine (arthritis)
- Herbalist
- Hormone therapy (bioidentical/compounding)
- Lactose intolerance pills (e.g., Lactaid)
- Massage therapy; if prescription indicates length of time needed and number of treatments needed
- Nasal sprays/strips for snoring
- Nutritional supplements
- Orthopedic shoes, limited to one pair per prescription; only excess of cost over \$100
- Prenatal vitamins
- Preservision
- Shampoo and soaps, medicated
- Sunscreen
- St. John's Wort (depression)
- Vitamins and minerals
- Weight loss program (does not include food)
- Wig (hair loss due to disease)

## Over-the-Counter Medications

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To have your over-the-counter (OTC) medications reimbursed, you need to submit documentation of the purchase and a prescription from a qualified medical practitioner\*. The prescription must be a) dated before the date you purchase the medications; and b) updated annually.

## Non-Reimbursable Health Care Expenses

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Expenses solely for cosmetic purposes or merely beneficial to one's general health or well-being are not reimbursable.

- Antiperspirant/deodorant
- Any charges incurred prior to reimbursement eligibility
- Any illegal treatment
- Blemish concealer
- Cancer insurance
- Chapstick/lip balm
- Cosmetics
- Cosmetic surgery, electrolysis, and hair transplants that are not medically necessary
- Cost of illegal drugs, even if physician directed
- Cost of remedial classes for non-handicapped child
- Cotton balls/swabs
- Dental floss
- Denture care products
- Face creams
- Finance charges
- Funeral expenses
- Hair growth/removal products
- Health insurance premiums deducted on a pre-tax basis
- Hospital idemnity insurance
- Hot tub
- Life insurance
- Marriage counseling
- Maternity clothes
- Meals (including weight loss programs)
- Mouthwash
- Nicotine patches, gum, lozenges
- Over-the-counter drugs/medications without a prescription
- Powder, baby or talcum
- Shampoo
- Suntan and skin lotion
- Swimming lessons
- Teeth whitening products/procedures
- Toothpaste/toothbrushes

**\*Qualified medical practitioner** - we can accept prescriptions or written documentation from the following practitioners:

- Medical Doctor
- Nurse Practitioner
- Chiropractor
- Physician Assistant
- Ophthalmologist
- Dentist
- Osteopathic Doctor (licensed)



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