

IRS Section 213(d) Qualified Medical Expenses

The Internal Revenue Service defines qualified medical care expenses within the IRS Section 213(d). Medical care expenses are defined as “amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part of function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.”

The products and services listed below are **examples of medical expenses eligible for payment under a Health Reimbursement Arrangement. This is not all inclusive;** additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations. For a complete list, please refer to Section 213(D) of the Internal Revenue Code.

Eligible Expenses

Dental Services

Crowns/Bridges
 Dental X-Rays
 Dentures
 Exams/Teeth Cleaning
 Extraction
 Fillings
 Gum Treatment
 Oral Surgery
 Orthodontia/Braces

Insurance Related Items

Co-Pay and Co-Insurance Amounts
 COBRA Premiums
 Deductibles
 Healthcare Insurance premiums (*not paid by another source*)
 Medical Expenses (*not covered by or in excess of benefits provided by another benefit plan, insurer or Medicare*)

Lab Exams/Tests

Blood Tests
 Cardiographs
 Diagnostic
 Laboratory Fees
 Urine/Stool Analysis
 X-Rays

Prescribed Medication[†]

Allergy Medicine
 Antihistamines
 Analgesics
 Antacids
 Anti-Diarrhea Medication
 Aspirin
 Birth Control/Contraceptives
 Calcium Supplements
 Cold Medicine
 First Aid Creams
 Hemorrhoid Medication
 Insulin
 Laxatives
 Motion Sickness Pills
 Muscle/Joint Pain Relief
 Nasal Sinus Spray
 Pain Reliever
 Pregnancy Tests
 Sinus Medication
 Sleeping Aids
 Vitamins

Obstetric Services

Lactation Expenses
 Mid-Wife Expenses
 OB/GYN Exams
 Pre/Post Natal Treatment

Practitioners

Allergist
 Chiropractor
 Christian Science
 Osteopath
 Physician
 Psychiatrist
 Psychologist

Other Medical Treatment/Procedures

Acupuncture
 Alcoholism (*inpatient treatment*)
 Reconstructive Surgery (*medical necessity*)
 Drug Addiction
 Hearing Exams
 Hospital Services
 Infertility
 In-vitro Fertilization
 Norplant Insertion or Removal
 Physical Exams
 Physical Therapy
 Smoking Cessation Program*
 Sterilization
 Transplants (*including organ donor*)
 Vaccinations/Immunizations
 Vasectomy & Vasectomy Reversal
 Weight Loss Program*

Other Medical Equipment, Supplies & Services

Ambulance Services
 Breast Pumps/Lactation Supplies
 Convalescent Home
 Crutches
 Funeral Expenses
 Guide Dog
 Hearing Aid & Batteries
 Home/Vehicle Modifications**
 Hospital Bed
 Lead-Based Paint Removal
 Nursing Services
 Orthopedic Shoes
 Special Education (*for mentally impaired or physically disabled*)
 Telephone or Television equipment (*for hearing-impaired*)
 Transportation Expenses (*essential to medical care*)
 Wheelchair
 Wigs (*hair loss due to disease*)

Vision Services

Artificial Eyes
 Contact Lenses/Care Products
 Eye Exams
 Eyeglasses
 Ophthalmologist
 Optometrist
 Prescription Sunglasses
 Radial Keratotomy/LASIK

Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under the HRA. Expenses relating to promoting general health are not qualified medical expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all inclusive.

General

Athletic Club Membership
 Baby-Sitting & Child Care
 Canceled Appointment Fees
 Contact Lens Insurance
 Cosmetic Surgery/Procedures/Supplies
 Dancing/Exercise Programs
 Diaper Service
 Discount/Write-offs
 Electrolysis
 Exercise Equipment
 Eyeglass Insurance
 Fitness Programs
 Hair Loss Medication
 Hair Transplant
 Household Help (*other than qualified long-term care*)
 Illegal Operation/Treatment
 Insurance Premium Interest Charge
 Life Insurance Premiums
 Marriage Counseling
 Maternity Clothes
 Moisturizers
 Nutritional Supplements
 Personal Use Items
 Prescription Drug Discount Program Premiums
 Student Health Fee
 Swimming Lessons
 Teeth Whitening/Bleaching
 Toothbrush/Toothpaste
 Topical Creams
 Vision Discount Program Premiums
 Vitamins (*for general health*)
 Weight Loss Foods

[†]All listed medications, including over-the-counter medicines, must have a prescription to be eligible for reimbursement.

[‡]Eligible only with Physician's certification identifying the physical nature of the medical condition and length of treatment program.

**Certain costs of modifying a home or vehicle to accommodate a disabled Dependent.