

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

- Acupuncture
- Alcoholism or drug dependency treatment and treatment centers
- Ambulance
- Artificial limbs and teeth
- Band-aids/bandages
- Birth control pills and devices
- Blood pressure monitor
- 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 and orthodontia (excluding bleach)
- Diabetic supplies
- Diagnostic devices
- Drugs/medications (prescription)
- Elastic wraps
- 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
 - Midwife
 - Neurologist
- Obstetrician
- Ophthalmologist
- Optometrist
- Osteopath, licensed
- Pediatrician
- Physical examination
- Podiatrist
- Practical nurse
- Psychiatrist
- Psychoanalyst (medical care only)
- Psychologist (medical care only)
- Sex therapist
- Surgeon
- Guide dog and its upkeep
- Hearing aids and batteries
- Home modification to accommodate handicapped person (as per IRS Pub. 502)
- Incontinence supplies
- Insulin and diabetic supplies
- Insurance premiums for medical, dental, or long-term care ¹
- Laboratory fees
- Lip-reading lessons
- Lodging for medical care (see IRS Pub. 502 for guidelines)
- Long-term care services and premiums
- Medical supplies
- Medicare Part B, C and D premiums
- Mental institution care for mentally ill person unsafe when left alone
- Mentally handicapped, special home for
- Nurses' expenses and board
- Nursing care
- Nursing Home, if for medical reasons
- Obstetrical expenses
- Operations and related treatment, except cosmetic
- Organ donation and transplants
- Orthodontia
- Orthopedic shoes, excess of costs over normal shoes
- Over-the-counter drugs/medications (with a prescription)
- Oxygen equipment, including CPAP
- Pedialyte (dehydration)
- Pregnancy test kits
- Prenatal vitamins (prescribed)
- Prescription drugs/medications
- Reading glasses
- Rental of medical equipment (see IRS Pub. 502 for guidelines)
- Special schooling for physically or mentally handicapped
- Speech therapy
- Sterilization, legal
- Stop smoking programs
- Telephone for the deaf
- Television closed caption decoder equipment which displays the audio part of TV programs for the deaf
- Therapy received as medical treatment
- Thermometers
- Transplant, medical expenses of donor or prospective donor
- Transportation expenses for essential medical care, including mileage and parking (see IRS Pub. 502 for guidelines)
- Tuition at special school for the handicapped
- Vaccinations
- Vasectomy
- Visual alert system for deaf person
- Wheelchair
- Wig (hair loss due to disease)
- Wrist/joint supports
- X-rays

¹ Insurance must be paid after-tax and cannot provide a cash benefit.

Over-the-Counter Drugs/Medications

Effective January 1, 2011, over-the-counter drugs/medications (such as aspirin, antacids, cold and flu medicine and allergy medicine) are not reimbursable without a prescription from a qualified medical practitioner ². The prescription must be dated prior to purchasing the OTC drug/medication and must be updated annually for ongoing OTC drug therapy. OTC items that are not drugs/medications are reimbursable without a prescription including contact lens solution and cleaners; reading glasses; medical supplies such as bandages and elastic wraps; medical equipment such as crutches; and diagnostic devices such as blood sugar test kits.

Non-Reimbursable Health Care Expenses

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

- Antiperspirant/deodorant
- Any charges incurred prior to reimbursement eligibility
- Any illegal treatment
- Bleaching of teeth
- Blemish concealer
- Chapstick and lip balm
- Cosmetics
- Cosmetic surgery, electrolysis, and hair transplants that are not medically necessary
- Cost of remedial classes for non-handicapped child
- Cotton balls / swabs
- Dancing or ballet, even if recommended by doctor
- Dental floss
- Denture care products
- Face creams
- Finance charges
- Funeral expenses
- Hair growth/removal products
- Health insurance premiums deducted on a pre-tax basis
- Illegal drugs, even if physician directed
- Life insurance
- Marriage counseling
- Maternity clothes
- Meals
- Mouthwash
- Nicotine patches, gum, lozenges
- Over-the-counter drugs/medications without a prescription
- Powder, baby or talcum
- Shampoo
- Skin lotion
- Suntan lotion
- Swimming lessons
- Teeth whitening products
- Toothpaste/toothbrushes
- Weight reduction program for general well-being

Reimbursable Health Care Expenses with Physician's Note

The following health care items have a dual use and can only be reimbursed from HCSP if a written prescription or documentation signed by a qualified medical practitioner² 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 written documentation for dual use expenses on an annual basis to continue to be eligible for reimbursement.

- Acne treatment
- Chondroitin (arthritis)
- Diaper service except for special needs
- Dietary supplements
- Exercise equipment
- Fees for exercise, athletic or health club membership
- Fiber supplements
- Glucosamine (arthritis)
- Fish oil
- Hormone therapy (bioidentical/compounding)
- Lactose intolerant pills
- Light therapy (SAD)
- Massage chair
- Massage therapy if accompanied by doctor's prescription indicating length of time needed and number of treatments needed
- Nasal sprays/strips for snoring
- Nutritional supplements
- Orthopedic shoes, limited to one pair per prescription
- Preservision
- Shampoo and soaps (medicated)
- Sunscreen
- St. John's Wort (depression)
- Vitamins and minerals
- Weight loss program

² **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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