



MEDICAL REIMBURSEMENT ACCOUNT QUALIFYING EXPENSE INFORMATION

What Are Medical Expenses?

Medical expenses are the costs of diagnosis, cure, mitigation, treatment, or prevention of disease, and the costs for treatments affecting any part or function of the body. These expenses include payments for legal medical services rendered by physicians, surgeons, dentists, and other medical practitioners. They include the costs of equipment, supplies, and diagnostic devices needed for these purposes.

Medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness. They do not include expenses that are merely beneficial to general health, such as vitamins or a vacation.

Whose Medical Expenses Can You Include?

You can generally include medical expenses you pay for yourself, as well as those you pay for someone who was your spouse or your dependent when the services were provided.

Common 213 (d) Medical Expense Reimbursement Requests

EXPENSE	ELIGIBLE?
Abortion	Yes, if legal abortion
Acne treatment (Retin A)	No, unless treating a specific medical condition such as acne vulgaris DP*
Acupuncture	Yes, if treating a medical condition
Administrative costs	Generally no, as they are not for medical care
Adoption – medical expenses incurred before adoption is finalized	Yes, if child was legal dependent when services provided
Advanced reimbursements	No
Alcoholism treatment	Yes, for inpatient treatment (including meals and lodging) at a center for alcohol addiction
Allergy medicine	Yes – Requires a Prescription
Ambulance	Yes
Antacid	Yes – Requires a Prescription
Antihistamine	Yes – Requires a Prescription
Artificial limbs and teeth	Yes
Aspirin	Yes – Requires a Prescription
Babysitting and child care	No
Bactine	Yes – Requires a Prescription
Bandages	Yes
Birth control pills	Yes – Requires a Prescription
Birthing classes / Childbirth classes / Lamaze	Yes, if classes relate to child birth and not child rearing. Expenses for coach (or doula) or significant other are not eligible
Blood pressure monitoring device	Yes
Blood sugar test kit and test strips	Yes
Body scan	Yes
Braille books and magazines	Yes, for visually-impaired person, but only the amount above cost of regular printed material

Breast pump	Yes
Breast reconstruction surgery following mastectomy	Yes if mastectomy was done following cancer
Calamine lotion	Yes – Requires a Prescription
Carpal tunnel wrist supports	Yes
Chelation therapy	Yes, if used to treat medical condition such as lead poisoning DP*
Childbirth classes	See Lamaze DP*
Chiropractors	Yes
Chondroitin	Yes if used to treat medical condition and not just for general health DP*
Circumcision	Yes
Claritin	Yes – Requires a Prescription
COBRA premiums	No
Co-insurance amounts and deductibles	Yes
Cold medicine	Yes – Requires a Prescription
Cold packs	Yes
Condoms	Yes
Contact lenses, related materials & equipment	Yes
Contraceptives	Yes
Cosmetics	No, including face cream, deodorant, hand lotion, or any other item used for ordinary cosmetic purposes
Cosmetic procedures or surgery	No, except for amounts paid for surgery necessary to improve a deformity arising from a congenital abnormality, personal injury from an accident or trauma, or a disfiguring disease
Cough suppressants	Yes – Requires a Prescription
Counseling	Yes, for medical reason. No for marriage counseling DP*
Crutches	Yes, for rental or purchase
Decongestants	Yes – Requires a Prescription
Deductibles	Generally yes, see co-insurance & deductibles
Dental treatments	Yes, see restrictions for orthodontia, teeth whitening and bleaching
Dentures and denture adhesives	Yes
Deodorant	No
Dependent daycare expenses	No
Diabetic supplies	Yes. See Glucose monitoring devices and insulin
Diapers or diaper service	No, except may be reimbursable where used to relieve the effects of a particular disease
Diaper rash ointments and creams	Yes – Requires a Prescription
Diagnostic services	Yes
Diarrhea medicine	Yes – Requires a Prescription
Dietary supplements	No for general health (including nutritional supplements, vitamins, herbal supplements and natural medicines) but may be reimbursable if recommended by medical practitioner to treat specific medical condition. DP*
DNA collection and storage	Generally no, but temporary storage may be reimbursable if collected as part of a diagnosis, treatment or prevention of existing or imminent medical condition DP*
Drug addiction treatment	Yes, for inpatient treatment (includes meals and lodging) at therapeutic drug center

Drug overdose treatment	Yes
Drugs and medicines	Yes, if legally obtained and generally accepted as medicines and drugs and if treating a medical condition. This includes both prescribed drugs and over the counter drugs. All medicines & drugs require a Prescription.
Ear plugs	Yes if treating medical condition DP*
Egg donor fees	Yes
Eggs and embryos, storage fees	Maybe, with respect to temporary storage, but only to the extent necessary for immediate conception DP*
Electrolysis or hair removal	Generally no
Eye examinations, eyeglasses and related equipment and materials	Yes, amounts paid for eyeglasses and lenses prescribed by doctor for medical reasons, eye examinations and eyeglass cleaners are eligible
Face creams, moisturizers and face lifts	No, because usually cosmetic
Feminine hygiene products (tampons, etc.)	Generally no DP*
Fertility enhancement (e.g. treatments, surgery, GIFT, IVF, etc.)	Yes, to extent procedures are intended to overcome an inability to have children. Expenses for in vitro surrogate not deductible unless the surrogate is a tax dependent.
Fiber supplements	No if taken as a supplement to normal diet. Yes, under narrow conditions if recommended by medical practitioner to treat specific medical condition DP*
First aid cream and first aid kits	Yes
Fitness programs	Only if prescribed by doctor for treatment of obesity or other medical condition DP*
Flu shots	Yes
Funeral expenses	No
Gauze pads	Yes
Genetic testing	A gray area. Yes, if for determination of possible birth defects, no if for sex determination DP*
Glucosamine	Yes – Requires a Prescription
Glucose monitoring equipment	Yes, blood glucose meters and test strips for diagnostic purposes
Guide dog or other animal aide	Yes, includes expenses related to purchase, training and care of animal used by vision-impaired or hearing-impaired person
Hair removal /hair transplant	No, usually cosmetic
Health club dues and fees	No for general health purposes, but may be allowed if prescribed by a doctor to treat a specific medical condition DP*
Hearing aids	Yes, includes cost of hearing aid and batteries
Hemorrhoid treatments	Yes – Requires a Prescription
Home care	Yes, if expenses qualify as nursing services. No if for long term care DP*
Hormone replacement therapy	Yes if used primarily for medical care DP*
Hospital services	Yes
Illegal operations or treatments	No
Immunizations	Yes
Incontinence supplies	Possibly, if used to relieve the effects of a particular disease DP*
Infertility treatments	See Fertility Enhancements
Insect bite creams and ointments	Yes – Requires a Prescription
Insulin	Yes

Insurance premiums	No
In vitro fertilization	See Fertility Enhancements
Lab fees	Yes, if part of medical care
Lamaze classes	May be partially reimbursable, to the extent that the instruction relates to birth and not child rearing. Amounts for the coach or significant other are not reimbursable. DP*
Language training for dyslexic/ disabled child	Yes DP*
Laser / Lasik eye surgery / Radial Keratotomy	Yes, if for correction of eye function
Laxatives	Yes – Requires a Prescription
Learning disability	Yes, expenses for special school or specially trained teacher (prescribed by doctor) for a child who has severe learning disability caused by mental or physical impairment
Lodging at hospital or similar institution	Yes if there to receive medical care
Lodging not at hospital or similar institution	Yes, up to \$50/night, provided: (1) lodging is primarily for and essential to medical care, (2) medical care is provided in a hospital or medical facility related to or equivalent to licensed hospital (3) lodging is not lavish (4) no element of personal pleasure, recreation or vacation in the travel.
Lodging while attending medical conference	No
Long term care services	Generally no
Marijuana or other controlled substances	No, even if legal in certain states
Massage therapy	No, unless prescribed by a doctor to treat medical condition related to trauma or injury DP*
Mastectomy-related special bras	No, unless prescribed for mental health treatment DP*
Medic-alert bracelet or necklace	Yes, if recommended by a medical practitioner in connection with treating a medical condition DP*
Medical conference admission & transportation	Yes DP*
Medical monitoring and testing devices	Yes, including blood pressure monitors, syringes, glucose kit, etc.
Medical records charges (to transfer records to new practitioner)	Yes
Medical services	Yes if legal medical service is recommended by physician, surgeon, specialist or other medical practitioner
Medicines & drugs	Yes, if legally obtained and generally accepted as medicines and drugs and if treating a medical condition. This includes both prescribed drugs and over the counter drugs. All medicines & drugs require a Prescription
Motion sickness pills	Yes
Nasal sprays or strips	Yes if used to treat sinus problems or sleep apnea DP*
Naturopathic healers, dietary substitutes and drugs and medicines	Generally no DP*
Nicotine gum or patches	Yes – Requires a Prescription
Norplant insertion or removal	Yes. See contraceptives; birth-control pills; vasectomy and spermical foam
Nursing home expenses	Possibly reimbursable if main reason for being there is to get medical care. DP*
Nursing services provided by	Yes, so long as services are of a kind generally performed by a nurse. DP*

nurse or other attendant	
Nursing services for a baby	No if baby is normal and healthy
Nutritionist's professional expenses	Possibly. if treatment relates to a specifically diagnoses medical condition DP*
Nutritional supplements	No if merely beneficial for general health, but possibly reimbursable if recommended by a medical practitioner for a specific medical condition DP*
Obstetrical expenses	Yes
Occlusal guards to prevent teeth grinding	Yes
Optometrist	Yes
Organ donors	See Transplants
Orthodontia	Generally yes, unless for cosmetic purposes
Orthopedic shoes and inserts	Yes to the extent they exceed cost of regular shoes DP*
Over-the-counter medicines	Yes, if legally obtained and generally accepted as medicines and drugs and if treating a medical condition. All medicines & drugs require a Prescription.
Ovulation monitor	Yes
Pain relievers	Yes – Requires a Prescription
Patterning exercises	Yes, for exercises to a mentally retarded child
Physical exams	Yes, if not employment-related
Physical therapy	Yes, to treat specific medical condition
Pregnancy test kits	Yes
Prenatal vitamins	Generally yes DP*
Propecia	Generally no, if purchased for cosmetic purposes DP*
Psychiatric care	Yes if for medical care
Psychoanalysis or psychologist	Yes, if for medical care and not just for the general improvement of mental health, relief of stress, etc. DP*
Retin A	No, unless treating a specific medical condition such as acne vulgaris DP*
Rogaine	No DP*
Safety glasses	No, unless prescription lenses
Schools and education, residential	Possibly, if the school or program is to treat behavioral, emotional and/or addictive conditions if the primary purpose of the program is medical care DP*
Schools and education, special	Possibly, if the main reason for using the school is its resources for relieving the disability of a mentally-impaired or physically-disabled person. Includes Braille, lip-reading and remedial language training. No if the main purpose of school is disciplinary. DP*
Screening tests	Yes if used for medical diagnosis
Sleep deprivation treatment	Probably yes with respect to testing and treatment if person is under care of a medical practitioner
Smoking cessation program	Yes, including both prescription and over the counter drugs and medicines
Special foods (such as foods needed for a gluten-free or salt-free diet)	Yes, if prescribed by a physician to treat a specific illness or ailment and is not a substitute for normal nutritional requirements. Reimbursement is limited to the difference between the cost of special food and the cost of commonly available regular food DP*
Spermicidal foam	Yes
Sperm, storage fees	Maybe, for temporary storage but only to the extent necessary for immediate conception DP*
Sterilization procedures	Yes if legally-performed operation
Stop-smoking program	Generally, yes
Sunglasses	Yes, if they are prescription lenses
Sunscreen	No, unless person has a prior history of skin cancer and would not have bought

sunscreen “but for” medical condition **DP***

Suntan lotion	No
Supplies to treat medical condition	Yes, if used to diagnose or treat a specific medical condition and is not a personal comfort item
Surrogate expenses	Generally no even if for medical care of surrogate or unborn child.
Taxes on medical services and products	Yes, to the extent imposed on reimbursable medical care or products.
Teeth whitening	No
Telephone equipment for hearing impaired persons	Yes, for expenses of buying and repairing special telephone equipment for hearing-impaired person DP*
Television equipment for hearing impaired persons	Yes, but reimbursable amount is limited to the cost that exceeds cost of regular item DP*
Thermometers	Yes
Toothache and teething pain relievers	Yes – Requires a Prescription
Toothbrushes or Toothpaste	No, even if dentist recommends special ones to treat medical condition
Transplants	Yes, for surgical, hospital and labor services and transportation expenses for donors
Transportation to and from medical conference	Yes, for admission and transportation expenses to a medical conference relating to the chronic disease of the individual’s dependent (meals and lodging are not eligible) DP*
Transportation and related travel expenses for person receiving medical care	Yes, if travel is primarily for, and essential to, medical care. Includes parking fees and tolls. Car mileage is reimbursed at the current rate set by the IRS each year DP*
Vasectomy	Yes
Viagra	Yes, to treat medical condition
Vitamins	No, to promote general good health. Eligible if legal and recommended by medical practitioner to treat a specific medical condition DP*
Weight loss programs and/or drugs prescribed to induce weight loss	Yes, if prescribed by doctor to treat obesity or other medical condition DP*
Wheelchair	Yes
X-ray fees	Yes, if received for medical reasons

DP * – Doctors Prescription