

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 calling 1-800-TAX-FORM or logging on to *www.irs.gov*. 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. 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), and 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:

Acupuncture	Dental Treatment	Medicine Services	Optician	Prescription
Artificial Limbs	Dentures	Neurologist	Optometrist	Medicine
Artificial Teeth	Dermatologist	Nonprescription	Orthopedist	Psychiatric Care
Birth Control	Diagnostic Fees	Medicine	Osteopath	Psychoanalysis
Braces	Eyeglasses	Nursing Home	Oxygen	Psychologist
Braille Books/Mag.	Guide Dog	Nursing Services	Pediatrician	Sterilization
Blood Transfusions	Hearing Aids	Obstetrician	Physician	Transplants
Cardiographs	Hospital Service	Operating Room	Physiotherapist	Vaccines
Chiropractors	Insulin Treatments	Costs	Podiatrist	Vasectomy
Contact Lenses	Laboratory Fees	Operations	Postnatal Treatment	Wheelchair
Crutches	Learning Disability	Ophthalmologist	Prenatal Care	X-ray

(See reverse side for Nonqualified Medical Expenses.)

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 calling 1-800-TAX-FORM or logging on to www.irs.gov. 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	Diaper Service	Maternity Clothes
Baby-Sitting -- Child Care	Funeral Expenses	Personal Use Items
Bottled Water	Health Club Dues	Smoking Program
Cosmetic Surgery	Household Help	Weight Loss Program
Dancing Lessons	Illegal Drugs	
	Illegal Operations and Treatments	

(See reverse side for Qualified Medical Expenses.)

