

# 2009 IRS Qualifying Medical Expenses

Eligible medical expenses are defined as those expenses paid for care as described in [Section 213\(d\)](#) of the Internal Revenue Code. Additionally, the IRS has allowed some over-the-counter drugs to qualify as eligible medical expenses.<sup>1</sup>

Your health plan has created these lists to help you determine whether an expense is eligible or not. We provide them with the understanding that your health plan is not engaged in rendering tax advice. These lists are to serve as a quick reference. For more detailed information, please refer to [IRS Publication 502](#) or contact a tax professional.

Eligible Medical Expenses (For HSA Distributions)		
<ul style="list-style-type: none"> <li>▪ Abdominal supports</li> <li>▪ Abortion</li> <li>▪ Acupuncture</li> <li>▪ Air conditioner (when necessary for relief from difficulty in breathing)</li> <li>▪ Alcoholism treatment</li> <li>▪ Ambulance</li> <li>▪ Anesthetist</li> <li>▪ Arch supports</li> <li>▪ Artificial limbs</li> <li>▪ Autoette (when used for relief of sickness/disability)</li> <li>▪ Birth control pills (by prescription)</li> <li>▪ Blood tests</li> <li>▪ Blood transfusions</li> <li>▪ Braces</li> <li>▪ Cardiographs</li> <li>▪ Chiropractor</li> <li>▪ Christian Science practitioner</li> <li>▪ Contact lenses</li> <li>▪ Contraceptive devices (by prescription)</li> <li>▪ Convalescent home (for medical treatment only)</li> <li>▪ Crutches</li> <li>▪ Dental treatment</li> <li>▪ Dental x-rays</li> <li>▪ Dentures</li> <li>▪ Dermatologist</li> <li>▪ Diagnostic fees</li> <li>▪ Drug addiction therapy</li> <li>▪ Drugs (prescription)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Elastic hosiery (prescription)</li> <li>▪ Eyeglasses</li> <li>▪ Fees paid to health institute prescribed by a doctor</li> <li>▪ FICA and FUTA tax paid for medical care service</li> <li>▪ Fluoridation unit</li> <li>▪ Guide dog</li> <li>▪ Gum treatment</li> <li>▪ Gynecologist</li> <li>▪ Hearing aids and batteries</li> <li>▪ Hospital bills</li> <li>▪ Hydrotherapy</li> <li>▪ Insulin treatment</li> <li>▪ Lab tests</li> <li>▪ Lead paint removal</li> <li>▪ Legal fees</li> <li>▪ Lodging (away from home for outpatient care)</li> <li>▪ Metabolism tests</li> <li>▪ Neurologist</li> <li>▪ Nursing (including board and meals)</li> <li>▪ Obstetrician</li> <li>▪ Operating room costs</li> <li>▪ Ophthalmologist</li> <li>▪ Optician</li> <li>▪ Optometrist</li> <li>▪ Oral surgery</li> <li>▪ Organ transplant (including donor's expenses)</li> <li>▪ Orthopedic shoes</li> <li>▪ Orthopedist</li> <li>▪ Osteopath</li> </ul>	<ul style="list-style-type: none"> <li>▪ Oxygen and oxygen equipment</li> <li>▪ Pediatrician</li> <li>▪ Physician</li> <li>▪ Physiotherapist</li> <li>▪ Podiatrist</li> <li>▪ Postnatal treatments</li> <li>▪ Practical nurse for medical services</li> <li>▪ Prenatal care</li> <li>▪ Prescription medicines</li> <li>▪ Psychiatrist</li> <li>▪ Psychoanalyst</li> <li>▪ Psychologist</li> <li>▪ Psychotherapy</li> <li>▪ Radium therapy</li> <li>▪ Registered nurse</li> <li>▪ Special school costs for the handicapped</li> <li>▪ Spinal fluid test</li> <li>▪ Splints</li> <li>▪ Sterilization</li> <li>▪ Surgeon</li> <li>▪ Telephone or TV equipment to assist the hard-of-hearing</li> <li>▪ Therapy equipment</li> <li>▪ Transportation expenses (relative to health care)</li> <li>▪ Ultra-violet ray treatment</li> <li>▪ Vaccines</li> <li>▪ Vasectomy</li> <li>▪ Vitamins (if prescribed)</li> <li>▪ Wheelchair</li> <li>▪ X-rays</li> </ul>
Eligible Over-the-Counter Drugs (For HSA Distributions)		
<ul style="list-style-type: none"> <li>▪ Antacids</li> <li>▪ Allergy medications</li> <li>▪ Pain relievers</li> <li>▪ Cold medicine</li> <li>▪ Anti-diarrhea medicine</li> <li>▪ Cough drops and throat lozenges</li> </ul>	<ul style="list-style-type: none"> <li>▪ Sinus medications and nasal sprays</li> <li>▪ Nicotine medications and nasal sprays</li> <li>▪ Pedialyte</li> <li>▪ First aid creams</li> <li>▪ Calamine lotion</li> <li>▪ Stop-smoking programs</li> </ul>	<ul style="list-style-type: none"> <li>▪ Wart removal medication</li> <li>▪ Antibiotic ointments</li> <li>▪ Suppositories and creams for hemorrhoids</li> <li>▪ Sleep aids</li> <li>▪ Motion sickness pills</li> </ul>

# 2009 IRS Qualifying Medical Expenses

---

## Ineligible Medical Expenses

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>▪ Advancement payment for services to be rendered next year</li> <li>▪ Athletic club membership</li> <li>▪ Automobile insurance premium allocable to medical coverage</li> <li>▪ Boarding school fees</li> <li>▪ Bottled water</li> <li>▪ Commuting expenses of a disabled person</li> <li>▪ Cosmetic surgery and procedures</li> <li>▪ Cosmetics, hygiene products and similar items</li> </ul> | <ul style="list-style-type: none"> <li>▪ Funeral, cremation or burial expenses</li> <li>▪ Health programs offered by resort hotels, health clubs and gyms</li> <li>▪ Illegal operations and treatments</li> <li>▪ Illegally procured drugs</li> <li>▪ Maternity clothes</li> <li>▪ Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits</li> <li>▪ Scientology counseling</li> <li>▪ Social activities</li> </ul> | <ul style="list-style-type: none"> <li>▪ Special foods and beverages</li> <li>▪ Specially designed car for the handicapped other than an autoette or special equipment</li> <li>▪ Swimming pool</li> <li>▪ Travel for general health improvement</li> <li>▪ Tuition and travel expenses to send a child to a particular school</li> <li>▪ Weight loss programs</li> </ul> |
|---|---|---|

## Ineligible Over-the-Counter Drugs

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>▪ Toiletries (including toothpaste)</li> <li>▪ Acne treatments</li> <li>▪ Lip balm (including Chapstick or Carmex)</li> <li>▪ Cosmetics (including face cream and moisturizer)</li> </ul> | <ul style="list-style-type: none"> <li>▪ Suntan lotion</li> <li>▪ Medicated shampoos and soaps</li> <li>▪ Vitamins (daily)</li> <li>▪ Fiber supplements</li> </ul> | <ul style="list-style-type: none"> <li>▪ Dietary supplements</li> <li>▪ Weight loss drugs for general well being</li> <li>▪ Herbs</li> </ul> |
|--|--|--|

**Health insurance may not be purchased with HSA funds. There are four exceptions in which you can use HSA funds to pay for:**

1. A health plan during any period of continuation coverage required under any federal law.
2. A qualified long-term insurance contract.
3. A health plan during a period in which the individual is receiving unemployment compensation under federal or state law.
4. For individuals over age 65, premiums for Medicare Part A or B, a Medicare HMO and/or the employee share of premiums for the employer-sponsored health insurance, including premiums for employer-sponsored retiree health insurance.

<sup>1</sup> Revenue Ruling 2003-102, 2003-38 I.R.B. 559