

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 logging on to *www.irs.gov* or calling 1-800-TAX-FORM. This information is not intended as tax and financial advice. You should consult with your tax attorney, accountant, or other qualified professionals about your specific situation. Not all of these expenses will be covered under your Golden Rule plan; see your policy or certificate for details.

- Capital expenses for equipment or improvements to your home needed for medical care (see Publication 502)
 - Cost and care of guide dogs or other animals aiding the blind, deaf, and disabled
 - Health Institute only if the treatment is prescribed by a physician, and the physician issues a statement that the treatment is necessary to alleviate a physical or mental defect or illness
 - Hospital services fees (lab work, therapy, nursing services, surgery, etc.)
 - Cost of lead-based paint removal (see Publication 502)
 - Meals and lodging provided by a hospital during medical treatment
 - Medical services fees (from doctors, dentists, surgeons, specialists, and other medical practitioners)
 - Social Security tax for nurse-provided medical care (see Publication 926)
 - Wages for nursing services (see Publication 502)
 - Expenses of an organ donor
 - Oxygen equipment and oxygen
 - Legal operations to prevent having children or to terminate a pregnancy
 - Prescription medicines (those requiring a prescription by a doctor for their use by an individual), nonprescription medicines (doctor’s prescription required), and insulin
 - Psychiatric care
 - Special items (artificial limbs, false teeth, eyeglasses, contact lenses, hearing aids, crutches, wheelchairs, etc.)
 - 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)
 - Weight-Loss Program: If treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease)
- NOTE: Health insurance premiums may be allowed by 213(d), but the law limits these to specific circumstances (see reverse).

QUICK REFERENCE:

Abortion	Crutches	Laboratory Fees	Osteopath	Telephone TTY and
Acupuncture	Dental Treatment	Lead-Based Paint	Oxygen	TDD
Alcoholism Treatment	Dentures	Removal	Pediatrician	Therapy
Ambulance	Diagnostic Devices	Learning Disability	Physician	Transplants
Artificial Limb	Disabled Dependent	Long-Term Care	Physiotherapist	Vaccines
Artificial Teeth	Care	Neurologist	Podiatrist	Vasectomy
Bandages	Drug Addiction	Nursing Home	Prenatal Care	Vision Correction
Breast Reconstruction	Drugs-Rx and Over	Nursing Services	Prescription Medicine	Surgery
Birth Control	the Counter	Obstetrician	Prosthesis	Weight-Loss Program
Braces	Eyeglasses	Operating Room	Psychiatric Care	Wheelchair
Braille Books/Mag.	Fertility Enhancement	Costs	Psychoanalysis	Wig
Blood Transfusion	Guide Dog	Ophthalmologist	Psychologist	X-ray
Chiropractors	Hearing Aids	Optician	Sterilization	
Christian Science	Hospital Service	Optometrist	Stop-Smoking	
Practitioner	Home Care	Organ Donors	Programs	
Contact Lenses	Insulin Treatments	Orthopedist	Surgery	

(List continues on the next page.)

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 logging on to www.irs.gov or calling 1-800-TAX-FORM. 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 (see below)
- 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:

Baby-Sitting — Child Care	Funeral Expenses	Illegal Drugs	Over-the-Counter Medicines — Without Doctor’s Prescription	Weight-Loss Program — If the purpose is the improvement of appearance, general health, or sense of well- being.
Bottled Water	Future Medical Care	Illegal Operations and Treatments	Personal Use Items	
Cosmetic Surgery	Hair Transplant	Maternity Clothes	Swimming Lessons	
Dancing Lessons	Health Club Dues	Medicines From Other Countries	Teeth Whitening	
Diaper Service	Household Help	Nutritional Supplements	Veterinary Fees	
Flexible Spending Account	Health Savings Account			

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