

QUALIFIED AND NON-QUALIFIED MEDICAL EXPENSES

Use your health care account to pay for or get reimbursed for a variety of medical goods and services and some health insurance premiums for select accounts. See the complete list of qualified and unqualified medical expenses in *IRS Publication 502—Medical and Dental Expenses*. And see the complete list of qualified dependent-care expenses for a dependent-care FSA in *IRS Publication 503—Child and Dependent Care Expenses*.

Qualified Medical Expenses

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| <ul style="list-style-type: none"> • Acupuncture • Alcoholism (rehab, transportation for medically advised attendance at AA) • Ambulance • Amounts covered under another health plan • Annual physical examination • Artificial limbs/teeth • Birth control pills/prescription contraceptives | <ul style="list-style-type: none"> • Body scans • Breast reconstruction surgery • Chiropractor • Contact lenses • Crutches • Dental treatments • Eyeglasses/eye surgery • Hearing aids • Home care | <ul style="list-style-type: none"> • Long-term care expenses • Medicines (prescribed, not imported from other countries) • Nursing home • Nursing services • Optometrist • Oxygen • Stop-smoking programs • Surgery | <ul style="list-style-type: none"> • Telephone equipment and repair for hearing-impaired • Therapy • Transplants • Weight-loss program (if prescribed by a physician for a specific disease) • Wheelchairs • Wigs (if prescribed) |
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Non-Qualified Medical Expenses

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| <ul style="list-style-type: none"> • Babysitting, child care, and nursing services for a normal, healthy baby (may qualify under a dependent-care FSA) • Dancing lessons • Diaper service • Elective cosmetic surgery | <ul style="list-style-type: none"> • Electrolysis or hair removal • Funeral expenses • Future medical care • Hair transplants • Health club dues • Insurance premiums other than those explicitly included | <ul style="list-style-type: none"> • Medicines and drugs from other countries • Nonprescription drugs, medicines, and supplements (unless prescribed) | <ul style="list-style-type: none"> • Nutritional supplements, unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician • Teeth whitening |
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The penalty for using HSA funds for non-qualified medical expenses is 20%. Keep all itemized receipts and copies of prescriptions for over-the-counter medications in case of an IRS audit.

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Qualified medical expenses for a limited-purpose FSA are restricted to qualified out-of-pocket costs for dental and vision care. Other expenses normally eligible under a standard FSA aren't eligible under a limited-purpose FSA.

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HE QME 2012 20120418/1