

## IRS APPROVED HEALTHCARE EXPENSES

Benefit plans such as Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs) and Flexible Spending Accounts (FSAs) are great options for paying for healthcare expenses. When participating in one or more of these plans, it is important to understand which expenses are eligible for reimbursement.

Below is a list of healthcare expenses that are commonly eligible for reimbursement under HSAs, HRAs and FSAs. Please note that the following list is not meant to be all-inclusive and may include items which require specific criteria be met before the expense can be reimbursed. Your plan may cover all or some of the expenses shown. Consult your plan documents to confirm the eligible expenses for your plan(s).

For a complete list, see Section 213 of the IRS rules ([IRS.gov](http://IRS.gov)) or contact the Internal Revenue Service.

### Qualified medical expenses

When checking whether a service or product is qualified, consider the following general definition for medical care expenses before consulting the IRS: *Medical care expenses include amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness. Expenses solely for cosmetic reasons generally are not expenses for medical care. Also, expenses that are merely beneficial to one's general health (e.g., vacations) are not expenses for medical care.*

You can generally include medical expenses you pay for yourself, as well as those you pay for someone who was your spouse or dependent either when the services were provided or when you paid for them. See back of this flyer for qualified expenses.

**Find the items your family needs to stay healthy - all IRS approved!\***

- HSA Participants—Visit HSA Store at [hsastore.com/associatedbank](http://hsastore.com/associatedbank)
- FSA Participants—Visit FSA Store at [fsastore.com/associatedbank](http://fsastore.com/associatedbank)



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\*Be sure to confirm the eligible expenses for your plan(s) before shopping. Inclusion on these sites does not guarantee that expenses are eligible for your plan(s).

**IRS APPROVED HEALTHCARE EXPENSES (CONT.)**

- Acupuncture
- Adoption
- Alcoholism
- Ambulance services
- Artificial limb/Prosthesis
- Artificial teeth
- Automobile modifications
- Bandages
- Birth control pills
- Blood pressure monitoring devices
- Body scan
- Braille books and magazines
- Breast pumps and supplies
- Breast reconstruction surgery
- Childbirth classes
- Chiropractor services
- Christian science practitioner
- Circumcision
- Coinsurance
- Contact lenses and cleaning solutions
- Copayments
- Crutches
- Deductibles
- Dental treatment
- Dentures
- Diagnostic services
- Disabled dependent care expenses
- Drug addiction treatment
- Ear plugs
- Eye examination
- Eyeglasses and cleaner
- Eye surgery
- Face masks
- Fertility enhancements/Infertility treatments
- Fluoridation device
- Genetic testing
- Guide dog or other service animal
- Hand sanitizer
- Hearing aid and batteries
- Holistic or natural remedies
- Hospital services
- Immunizations/Vaccines
- Inclinator
- Insulin
- Laboratory fees
- Lead-based paint removal
- Legal fees
- Medic alert bracelet or necklace
- Medical conferences
- Medical monitoring and testing devices
- Medical services
- Menstrual care products
- Nursing home
- Nursing services
- Nutritionist’s professional expenses
- Operations
- Optometrist
- Orthodontic services
- Osteopath
- Over-the-counter medicine
- Oxygen and equipment
- Patterning exercises
- Personal protective equipment
- Physical exams
- Physical therapy
- Pregnancy test
- Prescription drugs
- Prescription sunglasses
- Psychiatric care
- Psychoanalysis
- Psychologist
- Reading glasses
- Safety glasses
- Sanitizing wipes
- Screening tests
- Smoking program
- Special education
- Special home for mentally handicapped
- Sterilization/Vasectomy
- Suntan lotion/Sunscreen
- Supplies to treat medical condition
- Surgery
- Telephone equipment and repair

- Television equipment
- Transplants
- Transportation
- Viagra
- Wheelchair
- Wigs
- X-ray fees

**Non-qualified medical expenses**

- Baby-sitting
- Controlled substances
- Cosmetic supplies
- Cosmetic surgery
- Dance lessons
- Diaper service
- Electrolysis
- Exercise equipment
- Face cream
- Fitness programs
- Future medical care
- Funeral expenses
- Hair loss medications
- Hair transplant
- Health club dues/Fees
- Health institute
- Household help
- Illegal operations/Treatments
- Insurance premiums
- Maternity clothes
- Medicines and drugs from other countries
- Nutritional supplements/Vitamins
- Personal trainer
- Personal use items
- Shampoos/Soaps
- Special foods
- Swimming lessons
- Teeth whitening/Bleaching
- Toothbrush/Toothpaste
- Veterinary fees
- Weight-loss program

For a full list of qualified and non-qualified expenses please visit [IRS.gov](https://www.irs.gov)



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Associated Benefits Connection is a marketing name used by Associated Bank, N.A. (ABNA). ABNA administers benefit programs sponsored by employers, which include flexible spending accounts (FSAs), health reimbursement accounts (HRAs) and commuter benefits and is subject to pending state licensure and regulatory approval.

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