# Qualifying Health Care Expenses

- Acupuncture
- Adoption
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Asthma treatments
- Body scans
- Braille books and magazines
- Breast reconstruction surgery following mastectomy
- Chelation therapy
- Chiropractors
- Co-insurance amounts
- Co-payments
- Deductibles
- Dental sealants
- Dental treatment
- Diagnostic items/services
- Drug addiction treatment
- Drug overdose, treatment of

## Potentially Qualifying Health Care Expenses

A Certification of Medical Necessity Form must be completed by your physician.

- AA meetings, transportation to
- Alternative healers
- Automobile modifications
- Birthing classes
- Blood storage
- Books, health related
- Car modifications
- Childbirth classes
- Counseling
- Dyslexia treatment
- Fitness programs
- Gambling problem, treatment
- Health club fees
- Home improvements (such as exit ramps, widening doorways, elevator, etc.)
- Hormone replacement therapy
- Hypnosis
- Lactation consultant
- Lamaze classes
- Language training
- Lead-based paint removal
- Lodging of a companion
- Long-term care services
- Massage therapy
- Mineral supplements
- Nursing services
- Nutritionist's expenses
- Occupational therapy
- Personal trainer fees
- Psychoanalysis
- Psychologist
- Ultrasound, prenatal
- Varicose veins, treatment of
- Veterinary fees (service animals)
- Weight loss programs

# Ineligible Health Care Expenses

- Appearance improvements
- Car seats
- Controlled substances in violation of federal law
- Cosmetic procedures
- Ear piercing
- Electrolysis or hair removal
- Funerary expenses
- Hair removal and transplants
- Household help
- Illegal operations and treatments
- Late fees (e.g., for late payment of bills for medical services)
- Maternity clothes
- Mattresses
- Missed appointment fees
- Recliner chairs
- Tanning salons and equipment
- Teeth whitening
- Veneers

This is not a comprehensive list and is subject to change at any time and without notice. A complete list is available on the [www.LifetimeBenefitSolutions.com](http://www.LifetimeBenefitSolutions.com) website.
### Qualifying Over-The-Counter (OTC) Items

<table>
<thead>
<tr>
<th>Item Type</th>
<th>Example Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arthritis gloves</td>
<td>Cold/hot packs, Contact lenses, materials, equipment, Crutches, Dentures, denture adhesives, Diabetic supplies (including Insulin), Ear wax removal products</td>
</tr>
<tr>
<td>Bandages (Examples: Band-Aid, Curad, Ace)</td>
<td>Pain relievers (Example: Orajel)</td>
</tr>
<tr>
<td>Blood pressure monitoring devices</td>
<td>Eye drops (Example: Visine)</td>
</tr>
<tr>
<td>Blood sugar test kits and test strips</td>
<td>First aid kits, Gauze pads, Glucose monitoring equipment, Hearing aids, Medical monitoring and testing devices</td>
</tr>
<tr>
<td>Carpal tunnel wrist supports</td>
<td>Orthopedic shoe inserts</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>Pregnancy test kits, Reading glasses, Support braces, Thermometers, Walkers</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Air purifier, Air conditioner, Capsules, Cough drops, Crutches, Dentures, etc.</td>
</tr>
<tr>
<td>Antacids (Examples, Maalox, Prilosec OTC, Zantac)</td>
<td>Antiallergic agents (Example: Preparation H)</td>
</tr>
<tr>
<td>Allergy treatment products; household improvements to treat allergies</td>
<td>Anti-inflammatory agents (Example: Advil, Aspirin, Tylenol)</td>
</tr>
<tr>
<td>Antacids (Examples, Maalox, Prilosec OTC, Zantac)</td>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Expectorants (Examples: Robitussin, Sudafed)</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>First aid strips, Fiber supplements, First aid creams, Glucosamine, Hormone replacement treatments (Example: Preparation H)</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Herbs, Holistic or natural healers, and drugs and medicines</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>Humidifiers, Incontinence supplies, Insect bite creams and ointments (Examples: Benadryl, Cortaid)</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Lactose intolerance tablets (Example: Lactaid)</td>
</tr>
<tr>
<td>Fungicides (Examples: Bacitracin, Neosporin)</td>
<td>Laxatives (Example: Ex-Lax)</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>Medicines and drugs, Menstrual pain relievers, Motion sickness pills (Examples: Bonine, Dramamine)</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Nasal strips or sprays, Nutritional supplements, Pain relievers (Examples: Advil, Aspirin, Tylenol)</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>Petroleum jelly, Prenatal vitamins, Probiotics, Rehydration solution (Example: Pedialyte)</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Retin-A, Rogaine, Sinus medications (Example: Sudafed)</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>Special foods, St. John's Wort, Sunburn creams and ointments, Sunglasses, Sunscreen</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Throat lozenges (Examples: Cepacol, Chloraseptic)</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>Toothache and teething pain relievers (Example: Orajel)</td>
</tr>
<tr>
<td>Antibiotic ointments</td>
<td>Treadmill, Vitamins, Wart remover treatments, Wigs, Yeast infection medications</td>
</tr>
<tr>
<td>Antihistamines (Examples: Claritin, Benadryl, Cortaid)</td>
<td>The IRS has not yet released a detailed and brand specific list of drugs and medicine.</td>
</tr>
</tbody>
</table>

### Ineligible OTC Expenses

<table>
<thead>
<tr>
<th>Item Type</th>
<th>Example Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental floss</td>
<td>Feminine hygiene products, Hair colorants, Mouthwash, Perfume, Cologne, Permanent waves, Soaps</td>
</tr>
<tr>
<td>Deodorant</td>
<td>Safety glasses, Shampoos, Shaving cream or lotion, Skin moisturizers, hand lotion, Toiletries, Toothbrushes, Toothpaste</td>
</tr>
<tr>
<td>Diapers or diaper service</td>
<td>Safety glasses, Shampoos, Shaving cream or lotion, Skin moisturizers, hand lotion, Toiletries, Toothbrushes, Toothpaste</td>
</tr>
<tr>
<td>Diet foods</td>
<td>Safety glasses, Shampoos, Shaving cream or lotion, Skin moisturizers, hand lotion, Toiletries, Toothbrushes, Toothpaste</td>
</tr>
<tr>
<td>Face creams</td>
<td>Safety glasses, Shampoos, Shaving cream or lotion, Skin moisturizers, hand lotion, Toiletries, Toothbrushes, Toothpaste</td>
</tr>
</tbody>
</table>

Eligibility rules for OTC items may change. Drug and Medicine items require a physician’s prescription, and may not be purchased with a Health Spending Card. The ability to pay for eligible items with the Health Spending Card may vary by merchant and is dependent on the merchant’s IIAS system.

This is not a comprehensive list and is subject to change at any time and without notice. Items listed in each category may be reclassified into another category depending on future IRS guidance. Visit the www.LifetimeBenefitSolutions.com website for a complete list.

### Eligible Dependent Care Expenses

- Care in your home, someone else’s home, or in a daycare center for child care and/or eldercare. Licensing requirements may apply.
- Registration fees for a daycare.
- Before and after school care for children under age 13.
- Education expenses for a child not yet in kindergarten, such as nursery school expenses.
- Expenses paid to a relative are eligible, however, the relative cannot be under age 19 or a tax dependent.
- Day camp (not overnight) expenses if the camp qualifies as a daycare center.
- FICA and FUTA payroll taxes of the daycare provider.

Note: This is not a comprehensive list.