

Qualified Medical Expenses

Prescriptions and Co-Pays

Prescription medications qualify unless they are reimbursed by insurance. Co-pays for prescription medications qualify.

Doctor's Fees and Co-Pays

Co-pays and other payments to doctors and healthcare providers qualify unless they are reimbursed by insurance:

- Acupuncture fees
- Chiropractor and podiatrist fees
- Christian Science practitioner's fees
- Diagnostic fees
- Doctor office co-pays
- Emergency room co-pays
- Eye exams
- Inpatient admission co-pays
- Lab fees
- Out-patient surgery co-pays
- Office visits
- Obstetrics and fertility
- Orthodontist and dentist fees
- Periodontist and endodontist fees
- Physician and Osteopath fees
- Psychologist and psychiatrist fees
- Radiology
- Reconstructive surgery in connection with birth defects, disease or accident
- Routine check ups
- Routine physicals and other non-diagnostic services or treatments
- Surgical fees
- Weight loss programs and fees pertaining to a specific disease
- X-rays and MRI

Doctor's fees that DO NOT qualify:

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect or accident
- Dental bleaching
- Marriage and family counseling
- Weight loss programs for general health or appearance
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner



Qualified Medical Expenses

Vision Services and Supplies

Vision services and supplies qualify unless they are reimbursed by insurance:

- Cataract surgery
- Contact lenses, solutions, and supplies
- Corrective eye surgery
- LASIK surgery
- Office visits and routine eye exams
- Optometrist fees
- Physician and Ophthalmologist fees
- Prescribed sunglasses and eyeglasses
- Surgical fees and x-rays
- Vision co-pays

Vision services and supplies that DO NOT qualify:

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect or accident
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner

Dental Services and Supplies

Dental services and supplies qualify unless they are reimbursed by insurance:

- Co-payments
- Dental fillings, crowns, and bridges
- Deductibles
- Dentures
- Diagnostic fees
- Endodontist fees
- Oral surgery
- Orthodontist and dentist fees
- Periodontist fees
- Prescribed medicines
- Routine checkups
- Dental sealants
- Surgical fees
- X-rays

Dental services and supplies that DO NOT qualify:

- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect or accident
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner



Qualified Medical Expenses

Health Improvement Programs and Supplies

Health improvement programs that qualify unless they are reimbursed by insurance:

- Alcoholism and drug treatment
- Body scans
- Cholesterol tests and monitors
- Gastric bypass surgery
- Home blood tests
- Home drug tests
- Physical and speech therapy
- Quit-smoking programs, patches, and gums
- Reconstructive surgery associated with birth defect, disease, or accident
- Special schooling for a disabled child
- Weight-loss programs (for specific disease)

Health improvement programs that DO NOT qualify:

- Dental bleaching
- Cosmetic surgery and procedures unless it is for reconstruction due to disease, birth defect, or accident
- Marriage and family counseling
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner
- Weight-loss programs for general health or appearance

Health Related Expenses and Equipment

Generally, the following items require a doctor's prescription to qualify.

Health related expenses and equipment that qualify unless they are reimbursed by insurance:

- Ambulance expenses
- Arches and orthopedic shoes
- Artificial limbs and braces
- Bedpans and ring cushions
- Crutches and canes
- Elevated toilet seat
- First aid bandages, gloves, and masks
- Hearing devices and batteries
- Hot and cold compress packs and wraps
- Humidifiers and vaporizers
- Medical alert bracelet and fees
- Oxygen
- Pill boxes
- Shower bars and safety handles
- Shower protection for casts, prostheses, etc.
- Special school for disabled child
- Therapeutic support gloves
- Thermometers
- Wigs for hair loss caused by disease
- Wheelchairs, walkers, and shower chairs
- Travel to doctors or healthcare facilities

Healthcare expenses that DO NOT qualify

- Expenses and equipment that are not medically necessary or are not prescribed by your health practitioner
- Weight-loss programs for general health or appearance



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