

## Out-of-Pocket Medical Expenses

Medical care expenses are the amounts paid for the diagnosis, cure, mitigation, treatment, or prevention of disease, and/or for treatments affecting any part or function of the body. The medical care expense must be primarily to alleviate or prevent a physical or mental defect or illness. These expenses include dental care, prescriptions, eyeglasses, and any out-of-pocket medical expenses that may not be covered by insurance premiums. In addition, any over-the-counter medication needed to alleviate or treat personal injuries and/or illness are eligible. Conversely, vitamins and other dietary supplements taken for general health purposes are not eligible.

Below are examples of eligible expenses. (Use this list as a reference only. It is not a complete list of deductible expenses, nor is it an item-by-item list of expenses approved by the Internal Revenue Service (IRS) as determinations made by the IRS may vary from year-to-year. For an entire listing visit [www.irs.gov](http://www.irs.gov) and search for “Publication 502.”)

### Eligible Medical Expenses (a partial list only):

- |   |   |
|---|---|
| Acupuncture fees  | Crutches  |
| Air conditioning, central or detachable, recommended by a physician in residence of a person with a medical condition   | Dental services   |
| Air purifier recommended by a physician in residence of a person with a medical condition   | Dermatologist fees  |
| Alcoholism and Drug Abuse Treatment Center fees   | Dentures  |
| Ambulance fees  | Education devices for blind child   |
| Anesthesiologist fees   | Eggs, storage costs   |
| Artificial limb fees  | Eye surgery   |
| Automobile mileage  | Eyeglasses  |
| You cannot take both auto mileage and auto expenses, it must be one or the other  | Family member’s transportation costs where presence of family member is necessary to obtain medical care. |
| Automobile, special equipment   | Flu shot  |
| Automobile expenses, such as gas and oil.   | Food, organic, the excess cost for person allergic to chemically treated food.                            |
| You cannot include depreciation, insurance, general repair or maintenance expenses. You cannot take both auto expenses and auto mileage; it must be one or the other. | Food, protein rich, the excess cost to mitigate effects of Hypoglycemia.                                  |
| Birth control   | Gynecologist Fees   |
| Capital expenses (see Internal TB #027)   | Hearing aids, batteries and maintenance   |
| Chiroprapist fees   | Holistic expenses (see Internal TB #021)  |
| Chiropractor fees   | Immunizations   |
| Christian Science practitioners fees  | In Vitro fertilization  |
| Commuting expenses for physically disabled person   | Indian healing fees by a medicine man   |
| Contact lenses  | Insulin expenses  |
| Cosmetic surgery, if needed to improve a congenital abnormality, personal injury or disfiguring disease   |   |

## Insurance

- Accidental death and dismemberment
- Dreaded disease such as cancer, stroke, heart attack, etc.
- Health
- Hospitalization
- Intensive care
- Medicare, Part A
- Medicare, Part B
- Prescription drugs
- Qualified cancer
- Qualified Long-Term Care (can be reimbursed only under a Section 105 Plan)
- School
- Vision

## Laboratory fees

- Lactation counseling
- Laser eye surgery
- Lead based paint removal (not repair from the removal)
- Learning Center at School, specifically for learning disabled
- Legal abortions
- Lodging, while away from the home primarily for and essential to medical care (\$50/night per individual)

## Massage therapy (if due to a medical condition)

- Meals that are provided at a hospital or similar institution at which the patient is receiving medical care
- Medical monitoring and testing devices (e.g. blood pressure monitor, syringes, glucose kits, etc.)
- Membership dues, receive discount for medical care

## Neurologist fees

- Norplant insertion or removal
- Nursing services

## Obstetrical expenses

- Ophthalmologists fees
- Osteopath fees

## Over-the-counter drugs

- Allergy prevention and treatment
- Antacids and acid reducers
- Antihistamines
- Antidiarrheal and laxatives
- Anti-fungal

## Over-the-Counter Drugs (continued)

- Anti-itch lotions and creams
- Condoms and other contraceptive devices
- Cough suppressant
- Decongestant/nasal decongestant and cold remedies
- Hemorrhoid treatments
- Menstrual cycle medications
- Migraine medications
- Poison ivy protection
- Smoking cessation
- Toothache and teething pain relievers
- Oxygen and related equipment

## Prescribed medicines

- Psychiatric fees
- Psychologist Fees

## Radial keratotomy

- School, special for mentally or physically handicapped person for relevant handicap
- School, special that teaches Braille or lip reading
- Sperm, storage costs
- Sterilization
- Stop smoking programs

## Transportation

- Bus fare to obtain medical care
- Car rental to obtain medical care
- Parking fees to obtain medical care
- Taxi and train fair to obtain medical care
- Tutoring, if needed because of a medical condition

## Umbilical cord blood storage

- Vaccines
- Vasectomy

- Weight loss
- Wheelchair

## X-Ray

**List of Expenses That Are Not Deductible**

Breast pump

Cosmetic surgery, if surgery is not medically related

**Drugs**

You cannot include the cost of a prescribed drug brought in (or ordered and shipped) from another country. You may only include the cost of a drug that was imported legally. (You may include the cost of prescribed drugs, which the Food and Drug Administration deem legal for importation.) Finally, you may include the cost of a prescribed drug you purchase and consume in another country if the drug is legal in both the other country and the United States.

Dust elimination systems

Electrolysis

Fees, insurance administrative

Health Club dues, unless membership needed due to a medical condition

Illegal operations and treatments

Lamaze or birthing classes

Marriage counseling

Massage therapy, unless needed due to a medical condition.

Nutritional supplements, vitamins, herbal supplements, natural medicines, unless you obtain them legally with a physician's prescription

**Over-the-counter drugs**

Deodorants

Face creams, moisturizers, eye creams and wrinkle reducers

Hair removal treatments and waxes

Mouth washes, antiseptics and oral anesthetics

Teeth whitening, teeth whitening kits

Tooth paste

Vitamins for overall health

Personal use items

Pregnancy test, over-the-counter

Reverse vasectomy

Vacuum cleaner, for a person allergic to household dust