

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 and search for "Publication 502.")

Eligible Medical Expenses (a partial list only):

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

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

Non-Employer Sponsored Premiums

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

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