

Qualified Medical Expenses

The following is a partial list of medical expenses that, if paid from an HSA/MSA, may be excluded from gross income under Sections 220(f) or 223(f) of the Internal Revenue Code. Please refer to IRS Publication 502 (“Medical and Dental Expenses”) for a more detailed explanation. You can obtain a copy of this publication by logging on to *www.irs.gov* or calling 1-800-TAX-FORM. This information is not intended as tax and financial advice. You should consult with your tax attorney, accountant, or other qualified professionals about your specific situation. Not all of these expenses will be covered under your Golden Rule plan; see your policy or certificate for details.

- Capital expenses for equipment or improvements to your home needed for medical care (see Publication 502)
 - Cost and care of guide dogs or other animals aiding the blind, deaf, and disabled
 - Health Institute only if the treatment is prescribed by a physician, and the physician issues a statement that the treatment is necessary to alleviate a physical or mental defect or illness
 - Hospital services fees (lab work, therapy, nursing services, surgery, etc.)
 - Cost of lead-based paint removal (see Publication 502)
 - Meals and lodging provided by a hospital during medical treatment
 - Medical services fees (from doctors, dentists, surgeons, specialists, and other medical practitioners)
 - Social Security tax for nurse-provided medical care (see Publication 926)
 - Wages for nursing services (see Publication 502)
 - Expenses of an organ donor
 - Oxygen equipment and oxygen
 - Legal operations to prevent having children or to terminate a pregnancy
 - Prescription medicines (those requiring a prescription by a doctor for their use by an individual), nonprescription medicines (doctor’s prescription required), and insulin
 - Psychiatric care
 - Special items (artificial limbs, false teeth, eyeglasses, contact lenses, hearing aids, crutches, wheelchairs, etc.)
 - Special school or home for mentally or physically disabled persons (see Publication 502)
 - Transportation for needed medical care (see Publication 502)
 - Treatment at a drug or alcohol center (includes meals and lodging provided by the center)
 - Weight-Loss Program: If treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease)
- NOTE: Health insurance premiums may be allowed by 213(d), but the law limits these to specific circumstances (see reverse).

QUICK REFERENCE:

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|-----------------------|-----------------------|---------------------|-----------------------|---------------------|
| Abortion | Crutches | Laboratory Fees | Osteopath | Telephone TTY and |
| Acupuncture | Dental Treatment | Lead-Based Paint | Oxygen | TDD |
| Alcoholism Treatment | Dentures | Removal | Pediatrician | Therapy |
| Ambulance | Diagnostic Devices | Learning Disability | Physician | Transplants |
| Artificial Limb | Disabled Dependent | Long-Term Care | Physiotherapist | Vaccines |
| Artificial Teeth | Care | Neurologist | Podiatrist | Vasectomy |
| Bandages | Drug Addiction | Nursing Home | Prenatal Care | Vision Correction |
| Breast Reconstruction | Drugs-Rx and Over | Nursing Services | Prescription Medicine | Surgery |
| Birth Control | the Counter | Obstetrician | Prosthesis | Weight-Loss Program |
| Braces | Eyeglasses | Operating Room | Psychiatric Care | Wheelchair |
| Braille Books/Mag. | Fertility Enhancement | Costs | Psychoanalysis | Wig |
| Blood Transfusion | Guide Dog | Ophthalmologist | Psychologist | X-ray |
| Chiropractors | Hearing Aids | Optician | Sterilization | |
| Christian Science | Hospital Service | Optometrist | Stop-Smoking | |
| Practitioner | Home Care | Organ Donors | Programs | |
| Contact Lenses | Insulin Treatments | Orthopedist | Surgery | |

(List continues on the next page.)

Nonqualified Medical Expenses

The following is a partial list of nonqualified medical expenses. Please refer to IRS Publication 502 (“Medical and Dental Expenses”) for a more detailed explanation. You can obtain a copy of this publication by logging on to www.irs.gov or calling 1-800-TAX-FORM. This information is not intended as tax and financial advice. You should consult with your tax attorney, accountant, or other qualified professional about your specific situation.

- Surgery for purely cosmetic reasons
- Expenses for your general health (even if following your doctor’s advice), such as:
 - Health club dues
 - Household help (even if recommended by a doctor)
 - Social activities, such as dancing or swimming lessons
 - Trip for general health improvement
 - Weight-Loss Program (see below)
- Diaper service
- Funeral, burial, or cremation expense
- Illegal operation or treatment
- Life insurance or income protection policies, or policies providing payment for loss of life, limb, sight, etc.

- Maternity clothes
- Nursing care for a healthy baby
- Toothpaste, toiletries, cosmetics, etc.
- Most health insurance premiums

NOTE: Account funds may be used to pay health insurance premiums for:

- 1) Qualified long-term care insurance; or
- 2) Health insurance while you:
 - (a) are receiving unemployment compensation;
 - (b) are within any period of continuation coverage required under any federal law, such as COBRA; or
 - (c) are 65 or older, but not Medicare supplement plans (applies to HSA only).

QUICK REFERENCE:

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|------------------------------|---------------------------|--------------------------------------|---|--|
| Baby-Sitting — Child Care | Funeral Expenses | Illegal Drugs | Over-the-Counter Medicines — Without Doctor’s Prescription | Weight-Loss Program — If the purpose is the improvement of appearance, general health, or sense of well- being. |
| Bottled Water | Future Medical Care | Illegal Operations and Treatments | Personal Use Items | |
| Cosmetic Surgery | Hair Transplant | Maternity Clothes | Swimming Lessons | |
| Dancing Lessons | Health Club Dues | Medicines From Other Countries | Teeth Whitening | |
| Diaper Service | Household Help | Nutritional Supplements | Veterinary Fees | |
| Flexible Spending Account | Health Savings Account | | | |

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