

**HEALTH & BENEFIT ACCOUNTS**

# Qualified health care expenses



## Pay for a wide range of eligible expenses using your accounts

Health Savings Accounts (HSAs), Health Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) are all tax-advantaged, so the IRS defines the types of expenses that you can pay for with these accounts. Generally, qualified expenses include doctor visits, medications, medical equipment, and dental and vision care for you, your spouse and any eligible tax dependents.

## Examples of qualified medical expenses

 **Medical**

Acid controllers  
 Acupuncture  
 Alcoholism treatment  
 Allergy and sinus medicine  
 Ambulance  
 Anti-diarrheals  
 Anti-itch and insect bite  
 Baby rash ointments/creams  
 Birth control  
 Body scans  
 Braille books and magazines  
 Breast pumps and lactation supplies  
 Chiropractor  
 Co-insurance (medical, dental or vision)  
 Copayments  
 Cough, cold and flu remedies  
 Crutches, cane or wheelchair  
 Deductibles  
 Diabetic supplies, insulin  
 Diagnostic services  
 Drug addiction treatment

Fertility enhancements  
 Guide dogs or other service animals  
 Hearing aids and batteries  
 Hemorrhoidal preps  
 Hospital services  
 Laboratory fees  
 Lamaze classes  
 Laxatives  
 Learning disability treatments  
 Mastectomy-related special bras  
 Medical equipment and repairs  
 Medical monitoring and testing devices  
 Medical supplies  
 Menstrual care products  
 Motion sickness  
 Nursing services  
 Office visits  
 Over-the-counter medication/drugs  
 Oxygen  
 Pain relievers (for example, aspirin)  
 Physical exams

Physical therapy  
 Pregnancy tests  
 Prescription drugs  
 Prosthesis  
 Psychiatric care  
 Reconstructive surgery following mastectomy  
 Respiratory treatments  
 Sleep aids and sedatives  
 Smoking cessation (programs/drugs)  
 Speech therapy  
 Surgery  
 Transportation, parking and related travel expenses (essential to receive medical care; subject to IRS limits)  
 Vaccinations  
 Vasectomy  
 Weight loss program and/or drugs (if prescribed by a physician to treat a specific medical condition)  
 X-ray fees

*Continued on next page.*

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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## Examples of qualified medical expenses (continued)

### Dental

Braces	Exams	Fillings	X-rays
Dentures	Extractions	Teeth cleaning	

### Vision

Contact lenses	Examinations and glasses	Laser eye surgery	Reading glasses (over-the-counter)
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### Important tips

- If you have a Limited Purpose Flexible Spending Account (LPFSA), remember that it can only be used to pay vision and dental expenses.
- If you have an HRA, check your plan details for specifics on qualified expenses.



## Eligible Expense Scanner

Our barcode scanner takes the guesswork out of what items the IRS considers qualified expenses. Just open the MyHealth mobile app<sup>1</sup>, select “Eligible Expense Scanner” from the menu, then simply scan the item barcode to find out if it can be paid for using your health account.

### For additional information

View IRS Publication 502 for a complete list of qualified expenses, and be sure to check for subsequent legislative updates.

<https://www.irs.gov/forms-pubs/about-publication-502>

### Visit our Learn Center

Find tools and resources to help you manage your health care spending. [healthaccounts.bankofamerica.com](https://healthaccounts.bankofamerica.com)

### Download the mobile app

Get the “MyHealth BofA” mobile app directly from the App Store<sup>SM</sup> or Google Play<sup>TM2</sup>



### We're here to help

If you have questions, please call the number on the back of your debit card.

<sup>1</sup> Data connection required. Wireless carrier fees may apply. Mobile app is available on most devices.

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Please refer to your employer’s plan description to confirm the qualified expense list available to you. Certain expenses may be subject to stricter scrutiny by the Internal Revenue Service (IRS). In this case, you may have to provide the IRS with substantiation or documentation from a physician that the service or treatment was necessary to treat a specific medical condition and/or that the expense would not have been incurred but for the medical condition.

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