HCSP Health Care Savings Plan

Eligible Medical Expense

The following is a list of the most common reimbursable/non-reimbursable medical expenses. Please refer to IRS Publication 502 for a more detailed list. The current IRS Publication 502 always supersedes MSRS documentation regarding reimbursable health-care related expenses.

Reimbursable Health Care Expenses

- Acupuncture
- Alcoholism or drug dependency treatment and treatment centers
- Ambulance
- Artificial limbs
- Bandages (Band-aids, elastic wrap)
- Birth control pills and devices
- Blood pressure monitoring devices
- Braille books and magazines (to the extent exceeding prices for regular books and magazines)
- Car (with special medical equipment)
- Childbirth preparation classes for mother, excluding portion for mother's coach
- Co-insurance (health, dental and vision)
- Co-payments (health, dental and vision)
- COBRA premiums
- Cold/hot packs
- Contact lenses, solution and cleaners
- Contraceptives
- Dental treatment, including dentures, implants and orthodontia (excluding whitening)
- Diabetic supplies
- Diagnostic devices/services (e.g., MRI, CT Scan)
- Drugs/medications (which require a prescription)
- Eye examination
- Eyeglasses - prescription & reading
- Eye surgery (laser or radial keratotomy)
- Fees to doctors or hospitals for:
  - Anesthesiologist
  - Chiropractor
  - Christian Science practitioner
  - Clinic
  - Dentist
  - Dermatologist
  - Gynecologist
  - Midwife
  - Neurologist
  - Obstetrician
  - Ophthalmologist
  - Optometrist
  - Osteopath, licensed
  - Pediatrician
  - Physical examination
  - Podiatrist
  - Practical nurse
  - Psychiatrist
  - Sex therapist
  - Surgeon
- Fertility treatments [1]
- Fever-reducing medications (e.g., aspirin, motrin, tylenol)
- Guide dog and its upkeep
- Hearing aids and batteries
- Home modification to accommodate handicapped person [1]
- Hospital services
- Incontinence supplies
- Insulin and diabetic supplies
- Insurance premiums for medical, dental, vision, or long-term care [2]
- Laboratory fees
- Lactation supplies
- Laser eye surgery (Lasik)
- Laxatives (e.g., Ex-lax, Miralax)
- Lip-reading lessons
- Lodging for medical care [1]
- Long-term care services and premiums [1]
- Mastectomy bras
- Medical supplies
- Medicare Part B, C and D premiums
- Menstrual care products
- Mental institution care (mentally ill person unsafe when left alone)
- Mentally handicapped, special home for
- Nicotine patches, gum, lozenges
- Nursing care
- Nursing services [1]
- Organ transplant, medical expenses of donor or prospective donor
- Orthodontia
- Orthopedic shoe inserts
- Over-the-counter drugs (OTC)
- Oxygen equipment, including CPAP
- Pain medications (e.g., aspirin, motrin, tylenol)
- Physical therapy
- Pregnancy test kits
- Rehydration solution (e.g., Pedialyte)
- Rental of medical equipment [1]
- Smoking cessation programs
- Special schooling for physically or mentally handicapped
- Speech therapy
- Sterilization, legal
- Sunscreen
- Surgery and related treatment (except cosmetic)
- Thermometers
- Transportation expenses for essential medical care, including mileage and parking [1]
- Tuition at special school for special needs program [1]
- Vaccinations
- Vasectomy
- Walking aids (e.g., canes, crutches, walkers)
- Wheelchair
- Wrist/joint supports
- X-rays

[1] See IRS Publication 502 for guidelines.

[2] Insurance premiums must be paid after tax. Generally, the following premiums are not reimbursable: membership or discount programs, cost-sharing programs, pre-tax payroll deductions, and insurance policies that provide a cash benefit.

Reimbursable Health Care Expenses with Physician's Note

The following health care items have a dual use and can only be reimbursed from HCSP if a written prescription or Letter of Medical Necessity form signed by a qualified medical practitioner* specifies: a) the name/type of treatment and b) the specific medical condition requiring the treatment/expense. The prescription must be dated prior to purchasing the dual use item. The practitioner must update the prescription on an annual basis to continue to be eligible for reimbursement.

- Acne treatment
- Chondroitin (arthritis)
- Compression socks
- Diaper service
- Dietary supplements
- Fees for exercise, athletic or health club membership
- Fiber supplements
- Fish oil
- Genetic testing related to diagnosis of a medical condition
- Glucosamine (arthritis)
- Herbalist
- Hormone therapy (bioidentical/compounding)
- Massage therapy; if prescription indicates length of time needed and number of treatments needed
- Nasal sprays/strips for snoring
- Orthopedic shoes, limited to one pair per prescription; only excess of cost over $100
- Prenatal vitamins
- Preservision
- Psychotherapy/Psychoanalyst (for medical care only)
- Shampoo and soaps, medicated
- St. John's Wort (depression)
- Vitamins, supplements, and minerals
- Weight loss program (does not include food)
- Wig (hair loss due to disease)
- Weight loss drugs

*Qualified medical practitioner - we can accept prescriptions or written documentation from the following practitioners:

- Medical Doctor
- Nurse Practitioner
- Chiropractor
- Physician Assistant
- Ophthalmologist
- Dentist
- Osteopathic Doctor (licensed)

Non-Reimbursable Health Care Expenses

Below is a list of the most common non-reimbursable medical expenses (not all are included). Expenses solely for cosmetic purposes or merely beneficial to one's general health or well-being are not reimbursable.

- Antiperspirant/deodorant
- Any charges incurred prior to reimbursement eligibility
- Any illegal treatment
- Blemish concealer
- Cancer insurance
- Chapstick/lip balm
- Clothing
- CO2 & smoke detectors
- Cold plunge
- Cosmetics
- Cosmetic surgery, electrolysis, and hair transplants that are not medically necessary
- Cost of illegal drugs, even if physician directed
- Cost of remedial classes for non-handicapped child
- Cost-sharing programs
- Cotton balls/swabs
- Dental floss
- Denture care products
- Discount plans (medical, dental, vision)
- Executive health members
- Face creams
- Finance charges
- Funeral expenses
- Hair growth/removal products
- Hospital indemnity insurance
- Hot tub / sauna
- Insurance policies that provide a cash benefit
- Insurance premiums deducted on a pre-tax basis
- Life insurance
- Marriage counseling
- Maternity clothes
- Mattresses
- Meals/food (including weight loss programs)
- Medications purchased outside of U.S., but consumed in the U.S.
- Membership and discount programs
- Mouthwash
- Powder, baby or talcum
- Prepayment of services
- Shampoo
- Stem cell & regenerative therapy
- Suntan lotion without sunscreen and skin lotion
- Teeth whitening products/procedures
- Toothpaste/toothbrushes (including electric)
- Travel insurance
- Veneers
- Warranties

Questions?

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