

# 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.



View [IRS Publication 502](https://www.irs.gov/forms-pubs/about-publication-502) for a complete list of qualified expenses.  
<https://www.irs.gov/forms-pubs/about-publication-502>

## 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
- 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**

# Qualified health care expenses

## Examples of qualified medical expenses (cont'd)

### Examples of qualified dental expenses

Braces	Exams	Fillings	X-rays
Dentures	Extractions	Teeth cleaning	

### Examples of qualified vision expenses

Contact lenses	Examinations and glasses	Laser eye surgery	Reading glasses (over-the-counter)
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## Eligible Expense Scanner

Our barcode scanner takes the guesswork out of what items the IRS considers qualified expenses. Just open the MyHealth mobile app, 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.



## Important tips

- If you have an 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



### Visit our Learn Center

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



### Download the mobile app

Get the “MyHealth BofA” mobile app<sup>1</sup> directly from the App Store<sup>SM</sup> or Google Play.<sup>TM 2</sup>



### We're here to help

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

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.

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

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