



Medical and Dental Expense Checklist:

You Can Include:

You Cannot Include:

- Bandages
- Birth control pills prescribed by your doctor
- Body scan
- Braille books
- Breast-pump and supplies
- Capital expenses for equipment or improvements to your home needed for medical care
- Diagnostic devices
- Expenses of an organ donor
- Eye surgery – to promote the correct function of the eye
- Fertility enhancement, certain procedures
- Guide dogs or other animals aiding the blind, deaf, and disabled
- Hospital services fees
- Lead-based paint removal
- Legal abortion
- Legal operation to prevent having children such as vasectomy or tubal ligation
- Long-term care contracts, qualified
- Meals and lodging provided by a hospital during medical treatment
- Medical service fees
- Medicare Part D premiums

- Medical and hospital insurance premiums
- Nursing services
- Oxygen and equipment and oxygen
- Part of life-care fee paid to retirement home designated for medical care
- Physical examination
- Pregnancy test kit
- Prescription medicines and insulin
- Psychiatric and psychological treatment
- Social Security tax. Medicare tax, FUTA, and state employment tax for worker providing medical care
- Special items (artificial limbs, false teeth, eye-glasses, contact lenses, hearing aids, crutches, wheelchair, etc.)
- Special Education for mentally or physically disabled persons
- Stop-smoking programs
- Transportation for needed medical care
- Treatment at a drug or alcohol center
- Wages for nursing services
- Weight-loss, certain expenses for obesity

- Baby sitting and childcare
- Bottled water
- Contributions to Archer MSAs
- Diaper service
- Expenses for your general health such as household help, social activities such as dancing or swimming lessons, trip for general health improvement
- Flexible spending account reimbursements for medical expenses
- Funeral, burial, or cremation expenses
- Health savings account payments for medical expenses
- Illegal operation treatment or medicine
- Life insurance or income protection policies providing payment for loss or life, limb, sight, etc.
- Maternity clothes

- Medical insurance included in a car insurance policy covering all persons injured in or by your car
- Medicine you buy without a prescription
- Nursing care for a healthy baby
- Prescription drugs you bought in from another country, in most cases
- Nutritional supplements, vitamins, herbal supplements, “natural medicines”, etc., unless recommended by a medical condition diagnosed by a physician
- Surgery for purely cosmetic reasons
- Toothpaste, toiletries, cosmetics, etc.
- Teeth whitening
- Weight-loss expenses not for the treatment of obesity or other disease