

## IRS Tax-Qualified Healthcare Expenses

Following are examples of eligible and non-eligible healthcare expenses under the IRS tax code. Your prepaid debit card can be used to purchase items in the Examples of Eligible Expenses list.

According to IRS rules, to qualify, the healthcare expenses “must be primarily to alleviate or prevent a physical or mental defect or illness.” IRS-qualified healthcare expenses do not include those that are “merely beneficial to general health, such as vitamins or a vacation.” They also do not include healthcare expenses that are otherwise covered. Since you pay your own office visit copays and copayment amounts, these *do qualify* as eligible purchases.

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**Note:** Be sure to **keep receipts** for any items you purchase with your prepaid debit card. For some transactions, the vendor, Wired Benefits, must review this documentation to satisfy IRS requirements. If this is the case, Wired Benefits will email or call you.

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### Examples of Eligible Expenses

**Office visit copays and copayment amounts for the following expenses** (which otherwise are covered by the Medical Plan):

- Medical doctors, dentists, psychiatrists, psychologists, and physical therapists
- Medical exams, X-rays, laboratory services, and ambulatory services
- Prescription drugs
- Contraceptive devices
- Crutches

**The following expenses** (which are not covered by the Medical Plan):

- Dental treatment: x-rays, fillings, extractions, and the like (to the extent not covered by the optional Dental Program, if applicable)
- Hearing aids
- Vision/eye exams, prescription eyeglasses, and contact lenses (after any discounts)
- Over-the-counter drugs: allergy medications, pain relievers, cold medicine, aspirin, and antacids
- First aid treatments, including bandages and gauze

### Examples of Ineligible Expenses

- Multi-vitamins
- Cosmetic and hygiene products such as deodorant, face creams, and toiletries
- Cosmetic surgery and procedures, including teeth whitening products and services
- Non-prescription glasses or sunglasses
- Health club dues
- Massage therapy
- Weight loss products or programs
- Babysitting or other childcare services

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