



Health Savings Accounts and Health Reimbursement Arrangements (small group only) are health care financing programs that enable insureds and employees to be reimbursed for qualified medical care expenses. Qualified expenses are defined under Section 213(d) of the IRS Code.

Medical care expense is defined as amounts paid for the diagnosis, cure, treatment or prevention of disease, and for treatments affecting any part or function of the body. Medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness.

NOTE: Many HRA plans are designed by employers to reimburse employees only for qualified medical expenses applied to the plan deductible. Consequently, a medical expense could be a qualified expense, as defined by the IRS, but not reimbursable according to the employer's HRA plan design.

Below are examples of both qualified and non-qualified medical expenses. For additional information, refer to IRS Publication 502 titled, "Medical and Dental Expenses", Catalog Number 15002Q. The publication is available at the IRS web site, www.irs.gov or by calling 800-TAX-FORM (800-829-3676).

Examples of Qualified Medical Expenses			Examples of Non-Qualified Medical Expenses
■ Acupuncture	■ Hearing aids and batteries	■ Podiatrist	<ul style="list-style-type: none"> ■ Athletic or health club membership ■ Automobile insurance premium allocable to medical coverage ■ Babysitting and childcare for a healthy baby ■ Bottled water ■ Cosmetic surgery and procedures (unless for deformity) ■ Cosmetics, hygiene products and similar items ■ Diaper service ■ Domestic help ■ Electrolysis or hair removal ■ Funeral, cremation or burial expenses ■ Hair transplant ■ Illegal operations and treatments ■ Maternity clothes ■ Nutritional supplements ■ Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
■ Alcoholism treatment	■ Home care	■ Prescription medications	
■ Ambulance	■ Home improvements to accommodate a disabled person	■ Psychiatric care	
■ Artificial limbs or prostheses	■ Hospital services	■ Psychiatrist	
■ Artificial teeth	■ Lab fees	■ Psychologist	
■ Birth control pills (by prescription)	■ Laser eye surgery	■ Special home for the mentally retarded	
■ Braces	■ Lead paint removal	■ Special school costs for the handicapped	
■ Breast reconstruction surgery	■ Lodging (away from home for prescribed outpatient care)	■ Sterilization	
■ Car - special hand controls or equipment to accommodate a disabled person	■ Long-term care premiums (certain limits apply)	■ Surgery	
■ Chiropractor	■ Long-term care services	■ Stop-smoking programs (physician prescribed)	
■ Christian Science practitioner	■ Nonprescription medications	■ Telephone or TV equipment to assist the hearing impaired	
■ Contact lenses and cleaning solutions	■ Nursing home	■ Therapy	
■ Crutches	■ Nursing services (including board and meals)	■ Transportation (primarily for and essential to medical care)	
■ Dental treatment	■ Ophthalmologist	■ Vasectomy	
■ Dentures	■ Optician	■ Weight loss programs to treat an existing disease	
■ Dermatologist	■ Optometrist	■ Wheelchair	
■ Diagnostic devices (blood sugar test kit)	■ Organ transplant (including donor's expenses)	■ X-rays	
■ Drug addiction treatment	■ Osteopath		
■ Eyeglasses	■ Oxygen and oxygen equipment		
■ Fertility enhancement	■ Physician services		
■ Guide dog or assistance animal			

This list contains examples and is not intended to be all inclusive. Assurant Health and its affiliates are not engaged in rendering tax or legal advice. If tax or legal advice is needed, consult your tax or legal advisor. Assurant Health markets insurance products underwritten and issued by Fortis Insurance Company, Fortis Benefits Insurance Company and John Alden Life Insurance Company.