

# Using your retiree healthcare account for qualified medical expenses

You may use your retiree healthcare account for a number of qualified medical expenses, including medical, dental, vision, prescription, over-the-counter and health insurance premium expenses. Qualified medical expenses (QME) are out-of-pocket medical, dental, prescription and vision expenses as determined by the IRS; and their rules are subject to change at any time. Please consult your tax advisor or refer to Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans **or** IRS Publication 502, Medical and Dental Expenses for more details. Below is a list of some qualified medical expenses; however, the examples listed here are not all inclusive.

- AA meetings, transportation to
- Acupuncture
- Alcoholism treatment
- Allergy medicine
- Ambulance
- Analgesics
- Antacids
- Antibiotic ointments
- Anti-itch creams
- Arthritis gloves
- Artificial limbs
- Artificial teeth
- Aspirin
- Bactine
- Bandages, for torn or injured skin
- Batteries
- Birth-control pills
- Blood-pressure monitoring devices
- Blood-sugar test kits and test strips
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Calamine lotion
- Cancer screenings
- Carpal tunnel wrist supports
- Chelation therapy
- Chiropractors
- Cholesterol test kits
- Circumcision
- Co-insurance amounts
- Cold medicine
- Cold sore medicine
- Condoms
- Contact lenses, materials, and equipment
- Co-payments
- Cough suppressants
- CPAP (continuous positive airway pressure) devices
- Crutches
- Decongestants
- Deductibles
- Dental sealants
- Dentures and denture adhesives
- Diabetic supplies
- Diagnostic items/services
- Diaper rash ointments and creams
- Diarrhea medicine
- Drug addiction treatment

- Drug overdose, treatment of
- Durable medical equipment
- Ear plugs
- Ear wax removal drops
- Eczema treatments
- Expectorants
- Eye drops
- Eye examinations, eyeglasses, equipment, and materials
- Fever-reducing medications
- First aid cream
- First aid kits
- Flu shots
- Fluoridation services
- Gauze pads
- Glucose-monitoring equipment
- Guide dog
- Headache medications
- Hearing aids
- Hemorrhoid treatments
- Hospital services
- Humidifier
- Immunizations
- Incontinence supplies
- Insect-bite creams and ointments
- Insulin
- Insurance premium expenses<sup>1</sup>
- Laboratory fees
- Lactation consultant
- Laser eye surgery, Lasik
- Latex gloves
- Laxatives
- Lice treatment
- Lip products, medicated
- Liquid adhesive for small cuts
- Lodging at a hospital or similar institution
- Masks, disposable
- Mastectomy-related special bras
- Maxi pads
- Medical alert bracelet or necklace
- Medical monitoring and testing devices
- Medical records charges
- Menstrual care products
- Menstrual cup
- Menstrual pain relievers
- Menstrual sponge
- Midwife
- “Morning-after” contraceptive pills
- Motion sickness pills
- Motion sickness wristbands
- Nicotine gum or patches
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Occupational therapy
- Online or telephone consultation
- Operations, non-cosmetic
- Optometrist
- Organ donors
- Orthodontia
- Orthopedic shoe inserts
- Osteopath fees
- Over-the-counter medicine without a prescription
- Ovulation monitor
- Oxygen
- Pain relievers (Examples: Advil, Aspirin, Tylenol)
- Pantyliners or underwear liners
- Personal protective equipment (PPE)
- Physical exams
- Physical therapy
- Pregnancy test kits
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Radial keratotomy
- Reading glasses
- Rehydration solution
- Rubbing alcohol
- Safety glasses
- Screening tests
- Shipping and handling fees
- Sinus medications
- Sleep-deprivation treatment
- Smoking-cessation medications

- Smoking-cessation programs
- Speech therapy
- Spermicidal foam
- Sterilization procedures
- Stop-smoking program
- Supplies to treat medical condition
- Support braces
- Surgery
- Tampons
- Taxes on medical services and products
- Telemedicine
- Telephone equipment for persons with hearing or speech disabilities
- Thermometers
- Throat lozenges
- Toothache and teething pain relievers
- Transplants
- Transportation expenses for person to receive medical care
- Tuition evidencing separate breakdown for medical expenses
- Vaccines
- Vasectomy/vasectomy reversal
- Viagra
- Vision correction procedures
- Walkers
- Wart remover treatments
- Wheelchair
- X-ray fees
- Yeast infection medications



<sup>1</sup> Insurance premium expenses include COBRA premiums, contact lens replacement insurance, eyeglass replacement insurance, health insurance premiums, Medicare Part B, C & D premiums, co-Pays, Long-term care insurance premiums and medical supplement insurance premiums.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Interests in any retiree healthcare plan discussed herein are offered solely by the employer.

Teachers Insurance and Annuity Association of America (TIAA) will provide services to the plan and may issue plan communications on behalf of the plan sponsor, in its capacity as a plan record-keeper.

The TIAA group of companies does not provide legal or tax advice. Please consult your legal or tax advisor.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017