



Tax Deductible. No Insurance.

Cenegenics® Medical Institute does not accept insurance. Since we are not dealing with "a disease" but rather maintaining and optimizing our health, insurance companies and the government do not cover professional fees, prescriptions, or labs.

You may wish to consider using various programs designed to give individuals tax advantages to offset health care costs. Examples include Health savings accounts (HSAs), Medical savings accounts (MSAs), Health flexible spending arrangements (FSAs), and Health reimbursement arrangements (HRAs).

The following information distinguishes the differences between these programs and is directly from the IRS website:

An HSA may receive contributions from an eligible individual or any other person, including an employer or a family member, on behalf of an eligible individual. Contributions, other than employer contributions, are deductible on the eligible individual's return whether or not the individual itemizes deductions. Employer contributions are not included in income. Distributions from an HSA that are used to pay qualified medical expenses are not taxed.

An Archer MSA may receive contributions from an eligible individual and his or her employer, but not both in the same year. Contributions by the individual are deductible whether or not the individual itemizes deductions. Employer contributions are not included in income. Distributions from an MSA that are used to pay qualified medical expenses are not taxed.

A health FSA may receive contributions from an eligible individual. Employers may also contribute. Contributions are not includible in income. Reimbursements from an FSA that are used to pay qualified medical expenses are not taxed.

An HRA must receive contributions from the employer only. Employees may not contribute. Contributions are not includible in income. Reimbursements from an HRA that are used to pay qualified medical expenses are not taxed.

For detailed information relating to these plans and eligibility requirements, please refer to IRS Publication 969 Health Savings Accounts & Other Tax Favored Health Plans or visit the IRS website: <http://www.irs.gov/pub/irs-pdf/p969.pdf>

Certain medical expenses may also be eligible as a tax deduction on your 1040 Schedule A. For information relating to eligible medical expenses please see IRS Publication 502 Medical and Dental Expenses or visit the IRS website: <http://www.irs.gov/pub/irs-pdf/p502.pdf>