



HEALTH SAVINGS ACCOUNT ELIGIBLE EXPENSES

Once you have contributed money into your Health Savings Account (HSA), you can use it to pay for eligible medical expenses tax free.

Below is a partial list of eligible expenses that are reimbursable through an HSA. Eligible expenses can be incurred by you, your spouse, or qualified dependents. For more information, see your HSA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 502.

Medical Expenses

- Acupuncture
- Ambulance services
- Annual physical examination
- Artificial limbs or prosthesis
- Artificial teeth
- Birth control/contraceptive devices
- Birth classes/Lamaze¹
- Blood pressure monitor
- Blood sugar test kits/test strips
- Breast reconstruction surgery¹
- Childbirth/delivery
- Chiropractic therapy/exams/adjustments
- Co-payments
- COBRA healthcare premiums
- Cosmetic surgery¹
- Crutches¹
- Dermatology services
- Diagnostic services
- Electronic body scans
- Flu shots
- Guide dog or other service animal
- Gynecological care
- Hearing aids and batteries¹
- Incontinence supplies
- Infertility treatments
- Insulin and diabetic supplies
- In vitro fertilization
- Laboratory fees
- Lactation expenses
- Legal sterilization
- Medical supplies to treat an illness or injury
- Nasal strips
- Neurological care
- Nursing home
- Nursing services
- Obstetric care
- Operations/surgery¹
- Optometrist/ophthalmologist services
- Orthopedic shoes
- Oxygen and oxygen equipment
- Physical exams
- Physical therapy¹
- Pregnancy test kits
- Podiatry services
- Prenatal/postnatal treatment
- Prescription medications
- Psychological care
- Psychiatric care
- Sleep apnea services/products¹
- Smoking cessation programs
- Special education tutoring
- Speech therapy
- Surgery
- Telephone or TV equipment for the hearing or vision impaired
- Therapy or counseling
- Transplants
- Treatment for alcohol or drug dependency
- Vaccinations
- Vasectomies
- Weight loss programs¹
- Wheelchairs
- Wigs¹
- Wrist supports/elastic straps
- X-ray fees

What is an eligible expense?

An eligible medical expense is a health care service, treatment, or item that the IRS states can be paid for without taxes.

How should I keep track of my eligible expenses?

You should keep all of your receipts and pertinent documentation in order to prove your HSA was used for eligible medical expenses.

¹: Restrictions may apply. See IRS Publication 502 for more details.

Dental Expenses

- Cleanings and exams
- Crowns and bridges
- Dental surgery
- Dental x-rays
- Dentures
- Diagnostic services
- Extractions
- Fillings
- Occlusal guards
- Orthodontia
- Root canals

Vision Expenses

- Contact lenses and lens solutions
- Diagnostic services
- Eye exams
- Eye surgery
- Eyeglass repair kits
- Laser eye surgery/LASIK
- Prescription eyeglasses
- Seeing eye dog (*buying, training, and maintaining*)

OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs, except for insulin, require a prescription from your physician to be reimbursable with your HSA.

- Calamine lotion
- Canker/cold sore relievers
- Diaper rash ointments
- First Aid supplies
- Hemorrhoid creams and treatments
- Hydrogen Peroxide or rubbing alcohol
- Indigestion and anti-acid relievers
- Nicotine patches
- Pain relievers (*Tylenol, Advil, etc.*)
- Pain relieving creams or gels (*Bengay, etc.*)
- Sinus medications
- Teething gels

Individuals Over Age 65

Individuals over the age of 65 may use HSA funds to pay for the following expenses:

- Medicare Parts A or B
- Medicare HMO premiums (*Medicap insurance premiums do NOT qualify*)
- Health insurance premiums while receiving unemployment compensation
- Employee share of premiums for employer-sponsored health insurance, including retiree health insurance (*if not already taken before taxes*)

Ineligible Health Savings Account Expenses

Note: If you pay for anything other than qualified expenses with your HSA, the amount will be taxable, and you will pay an additional 20 percent tax penalty. If you are age 65 or older, the tax penalty does not apply, but the amount must be reported as taxable income.

Below is a partial list of ineligible expenses. For more information, see your HSA Participant Guide. For the complete list of eligible and ineligible expenses, visit www.irs.gov and see IRS Publications 502.

- Advance payment for future medical expenses
- Athletic mouth guards
- Childcare
- Contributions to state disability funds
- Cosmetic supplies (*makeup, cleansers, moisturizers, etc.*)
- Cosmetic surgery (*unless due to trauma or disease*)
- Deodorant
- Dental floss
- Diaper services
- Dietary and fiber supplements
- Electrolysis or hair removal
- Eye drops for general comfort
- Eyeglass cases
- Funeral, cremation & burial expenses
- Gasoline
- Hand sanitizer
- Health club or athletic club membership dues
- Household help
- Hygiene products
- Insurance premiums (*all types*)
- Lotions or skin moisturizers
- Marriage counseling
- Maternity clothes
- Mattresses
- Meals
- Medicare premiums
- Nutritional supplements and vitamins
- Over-the-counter medications not prescribed by your doctor
- Sunglasses and sun clips (*non-prescription*)
- Safety classes (*non-prescription*)
- Swimming lessons
- Teeth whitening
- Toiletries
- Weight-loss programs (*unless prescribed to treat a specific disease*)