

HSA Eligible Medical Expenses

Refer to the IRS website for a complete list of Section 213(d) expenses (<http://www.irs.gov/pub/irs-pdf/p502.pdf>).

Tip: Receipts will often be required for authentication

HSA Eligible Medical Expenses may include, but are not limited to:

- Acupuncture
- Alcohol and drug rehabilitation
- Ambulance
- Anesthetist
- Artificial limbs and teeth
- Birth control pills
- Certain corrective surgery
- Chiropractor
- Christian Science practitioners
- Dental care
- Eye exam, eyeglasses, contact lenses, contact lens solutions and enzyme
- Gynecologist
- Hearing aids and batteries
- Hospital and skilled nursing facility
- Insulin
- Laboratory fees
- Laser Eye Surgery
- Lip-reading lessons
- Massage for Medical Reasons*
- Medical Examinations
- Midwife
- Nursing care
- Obstetrics
- Optometrist
- Orthodontia expenses as treatment is provided
- Osteopath
- Outpatient care
- Pediatrician
- Physical therapy provided by licensed therapist
- Physician
- Podiatrist
- Practical nurse
- Prescription drugs and some over the counter medicines
- Psychiatrist
- Psychologist
- Rental or purchase of medical equipment
- Stop-smoking program
- Supportive or corrective devices
- Surgery
- Transportation expenses relative to illness based on IRS standard mileage allowance
- Weight loss program for obesity*

* You will be required to submit a Dr's statement outlining the medical necessity in order to claim these types of expenses.

Examples of Over-The-Counter eligible expenses under an HSA may include, but are not limited to:

- Allergy Medicine
- Antacids
- Bactine
- Band-aids/Bandages
- Anti-Diarrhea Medicine
- Bug Bite Medication
- Calamine Lotion
- Carpal Tunnel Wrist Supports
- Cold Medicines
- Cold/Hot Packs for Injuries
- Condoms
- Contact Lens Cleaning Solution
- Cough Drops
- Diaper Rash Ointments
- First Aid Kits
- First Aid Kits
- Hemorrhoid Medication
- Incontinence Supplies
- Laxatives
- Liquid Adhesive for Small Cuts
- Menstrual Cycle Products for Pain and Cramp Relief
- Motion Sickness Pills
- Nasal Sinus Sprays
- Nasal Strips
- Nicotine Gum or Patches for Stop-Smoking Purposes
- Pain Reliever
- Pedialyte for Ill Child's Dehydration
- Pregnancy Test Kits
- Products for Muscle Pain or Joint Pain, i.e., BenGay, Tiger Balm, etc.
- Reading Glasses
- Rubbing Alcohol
- Sinus Medications
- Sleeping Aids used to treat occasional insomnia
- Special Ointment or Cream for Sunburn
- Spermicidal Foam
- Thermometers (ear or mouth)
- Throat Lozenges
- Visine and other such eye products
- Wart remover treatments

Examples of Dual Purpose – must be accompanied by a licensed medical practitioner's note stating specific medical condition:

- Acne treatment (Retin A) – only to treat a specific medical condition such as acne vulgaris
- Dietary Supplements or Herbal
- Medicines to treat a specific medical condition in narrow circumstances
- Fiber Supplements under narrow circumstances
- Glucosamine/Chondroitin for arthritis or other medical condition
- Orthopedic Shoes and Inserts (for orthopedic shoes, you can only be reimbursed for the extra cost over buying non-orthopedic shoes)
- OTC Hormone Therapy and treatment for menopause to treat symptoms such as hot flashes, night sweats, etc.
- Pills for persons who are Lactose Intolerant
- Prenatal Vitamins
- St John's Wort for Depression
- Sunscreen
- Weight-Loss Drugs to treat a specific disease (including obesity)

Also, the expense for coverage under any of the following constitutes an HSA qualified medical expense:

- COBRA coverage;
- A qualified long-term care insurance contract;
- Any health plan maintained while the individual is receiving unemployment compensation under federal or state law; or,
- For those age 65 or over (whether or not they are entitled to Medicare), any deductible health insurance (e.g., retiree medical coverage) other than a Medicare supplemental policy.