

## Health Savings Account (HSA) Medical Expenses

According to the Internal Revenue Service (IRS), HSAs can be used to pay for:

1. Eligible medical expenses including over-the-counter medicines and drugs
2. Health insurance premiums under COBRA continuation coverage
3. Health insurance premiums while receiving unemployment compensation
4. Medicare Part A or Part B premiums
5. A qualified long term care insurance contract.

Eligible medical expenses for HSAs are defined in Section 213(d) of the Internal Revenue Code. A complete list is available from the IRS in Publication 502 (Medical and Dental Expenses) by visiting [www.irs.gov](http://www.irs.gov) or by calling (800) 829-3676.

Below is a quick reference list that may help you determine whether or not a medical expense is eligible for HSA reimbursement.

### Eligible HSA Medical Expenses (not fully inclusive)

Abdominal supports	Metabolism tests
Acupuncture	Neurologist
Air conditioner (relief of allergy/breathing problems)	Nursing (including board and meals)
Alcoholism treatment	Obstetrician
Ambulance	Operating room costs
Anesthetist	Ophthalmologist
Artificial limbs	Optician
Autoette (used for relief of sickness/disability)	Optometrist
Blood tests	Oral surgery
Blood transfusions	Organ transplant (including doctor's expenses)
Braces	Orthopedic shoes
Cardiographs	Orthopedist
Chiropractor	Osteopath
Christian Science Practitioner	Oxygen and oxygen equipment
Contact lenses	Pediatrician
Convalescent home (medical treatment only)	Physician
Crutches	Physiotherapist
Dental treatment	Podiatrist
Dental x-rays	Postnatal treatments
Dentures	Practical nurse for medical services
Dermatologist	Prenatal care
Diagnostic fees	Prescription medicines
Diathermy	Psychiatrist
Drug addiction therapy	Psychoanalyst
Drugs (prescription or over-the-counter)	Psychologist
Elastic hosiery (prescription)	Psychotherapy
Eyeglasses	Radium therapy
Fees paid to doctor prescribed health institute	Registered nurse
FICA and FUTA tax (paid for medical service)	Special school costs for the handicapped
Fluoridation unit	Spinal fluid test
Guide dog	Splints
Gum treatment	Sterilization
Gynecologist	Surgeon
Healing services	Telephone or TV equipment to assist the hard of hearing
Hearing aids and batteries	Therapy equipment
Hospital bills	Transportation expenses (relative to health care)
Hydrotherapy	Ultraviolet ray treatment
Insulin treatments	Vaccines
Lab test	Vasectomy
Lead paint removal	Vitamins (if prescribed)
Legal fees	Wheelchair
Lodging (away from home outpatient care)	X-rays

**Nondeductible Medical Expenses**

Advance payment for services to be rendered next year  
Athletic club membership  
Automobile insurance premium allocable to medical coverage  
Boarding school fees  
Bottled water  
Commuting expenses of a disabled person  
Cosmetic surgery and procedures  
Cosmetics, hygiene products and similar items  
Diaper service  
Domestic help  
Funeral, cremation or burial expenses  
Health programs offered by resort hotels, health clubs, and gyms  
Illegal operations and treatments  
Illegally procured drugs  
Maternity clothes  
Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits  
Scientology counseling  
Social activities  
Special food or beverages  
Specially designed car for the handicapped other than an Autoette or special equipment  
Stop-smoking programs  
Swimming pool  
Travel for general health improvement  
Tuition and travel expenses for a problem child to a particular school  
Weight loss programs