

HSA Eligible Medical Expenses

HSA-eligible medical expenses are expenses paid for medical treatment and/or care, including but not limited to the following:

- Acupuncture
- Alcoholism treatment
- Allergy Medications
- Ambulance
- Anesthetist
- Antacids
- Antibiotic ointments
- Anti-diarrhea medicine
- Arch supports
- Artificial limbs
- Birth control
- Blood Tests
- Blood transfusions
- Braces
- Calamine lotion
- Cardiographs
- Chiropractor
- Cold medicine
- Contact Lenses
- Convalescent home (for medical treatment only)
- Cough drops and throat lozenges
- Crutches
- Dental Treatment
- Dental X-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Drug addiction therapy
- Drugs (prescription)
- Electronic equipment to assist the hard-of-hearing
- Eyeglasses
- First aid creams
- Guide dog
- Gum treatment
- Gynecologist
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatment
- Lab tests
- Lead paint removal
- Lodging (away from home for outpatient care)
- Metabolism tests
- Motion sickness pills
- Neurologist
- Nicotine medications
- Nursing
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Organ transplants
- Orthopedic shoes
- Orthopedist
- Osteopath
- Oxygen and oxygen equipment
- Pain Relievers
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Postnatal treatments
- Practical nurse for medical services
- Prenatal care
- Prescription medicines
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium Therapy
- Registered nurse
- Sinus medications
- Sleep aids
- Smoking cessation programs
- Special school costs for the handicapped
- Spinal fluid test
- Splints
- Sterilization
- Suppositories and creams for hemorrhoids
- Surgeon
- Therapy equipment
- Transportation expenses related to health care
- Ultraviolet ray treatment
- Vaccines
- Vasectomy
- Vitamins (if prescribed for medical treatment)
- Wart removal medication
- Wheelchair
- X-rays

IMPORTANT NOTICE: This list is not intended to be comprehensive and is subject to the rules that eligible expenses must be primarily for medical care and that in certain limited instances expenses that might ordinarily be ineligible expenses may qualify as eligible expenses. If you have questions about the validity of paying for specific expenses from a health savings account, please consult the latest version of Internal Revenue Service Publication 969 available at <http://www.irs.gov/pub/irs-pdf/p969.pdf> and/or your professional tax advisor. Nothing in these materials is to be used or is intended for use by any taxpayer for the purpose of avoiding tax penalties or other levies imposed by the United States Internal Revenue Service.

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HSA Ineligible Medical Expenses

The following expenses are ineligible expenses for HSA payment or reimbursement:

- Acne treatments
- Athletic club membership
- Boarding school fees
- Bottled water
- Commuting expenses of a disabled person
- Cosmetic surgery and procedures
- Cosmetics, hygiene products and similar items
- Dietary supplements
- Fiber supplements
- Funeral, cremation, or burial expenses
- Health insurance premiums*
- Health programs offered by resort hotels, health clubs, and gyms
- Herbs, spices or minerals
- Illegal operations and treatments
- Lip balms
- Maternity clothes
- Medicated shampoos and soaps
- Non-prescription medication
- Overnight camps
- Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Scientology counseling
- Social activities
- Special foods and beverages
- Specially designed car for the handicapped other than an autoette or special equipment
- Suntan lotion
- Swimming pool
- Toiletry items
- Travel for general health improvement
- Vitamins (for general health and well-being)
- Weight loss drugs
- Weight loss programs

*EXCEPT in the following cases:

1. COBRA premiums or other continuation coverage required under any other federal law
2. Qualified long-term care insurance (some limitations apply)
3. A health plan during a period in which you are receiving unemployment compensation under federal or state law
4. For individuals over age 65, premiums for Medicare Part A or B, a Medicare HMO and/or the employee share of premiums for the employer-sponsored health insurance, including premiums for employer-sponsored retiree health insurance.

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