

Health Savings Account (HSA) Qualified Medical Expenses

2011

This is a quick reference list of products and services that can be reimbursed from a health savings account (HSA). It is provided as reference only and is not meant to be comprehensive. For more detailed information, please refer to IRS Publication 502 or contact your HSA administrator. To order IRS Publication 502, call 1.800.TAXFORM or visit their website at www.irs.gov. For tax advice, please seek the services of a competent tax professional.

HSA-Eligible Healthcare Expenses

Eligible healthcare expenses may include, but are not limited to:

- Acupuncture
- Alcoholism treatment
- Ambulance services
- Artificial limb or prosthesis
- Artificial teeth
- Birth control pills
- Braille books/magazines (portion of costs)
- Car adaptations (for a person with a disability)
- Chiropractors
- Christian science practitioners
- Contact lenses (including saline solution and cleaner)
- Crutches
- Dental treatment (x-rays, fillings, extractions, etc.)
- Diagnostic devices (such as a blood sugar test kit)
- Doctor's fees
- Drug addiction treatment
- Eyeglasses (including eye examinations)
- Eye surgery (including laser eye surgery)
- Fertility enhancement (including in-vitro fertilization)
- Guide dog (for visually-impaired or hearing-impaired)
- Hearing aids and hearing aid batteries
- Hospital services (including meals and lodging)
- Laboratory fees
- Medicines or drugs (including Over-the-Counter medicines with a doctor's prescription)
- Nursing home
- Nursing services
- Operations or surgery
- Pregnancy termination (expenses for a legal abortion)
- Psychiatric care
- Psychologist
- Telephone equipment (for vision/hearing-impaired)
- Television equipment (for hearing-impaired)
- Therapy or counseling
- Transplants
- Transportation for medical care
- Vasectomy
- Wheelchair
- X-Rays

Continued on next page

Examples of Eligible Over-the-Counter Expenses (Over-the-Counter Medicines with Doctor's prescription only)

- Allergy medicine
- Antacids
- Bandages & gauze
- Bug bite medication
- Carpal tunnel wrist support
- Cold & flu medicine
- Cold/hot packs for injuries
- Condoms & spermicides
- Contact lens solution
- Cough drops and throat lozenges
- First aid kits
- First aid ointment
- Laxatives
- Motion sickness pills
- Nasal spray
- Nicotine gum or patches
- Pain relievers
- Pregnancy test kit
- Reading glasses
- Sinus medication
- Sunburn ointment
- Suppositories
- Thermometer

Examples of Non-Eligible Over-the-Counter Expenses

- Cosmetics (including face creams and moisturizers)
- Deodorant
- Fiber supplements
- Lip balm (including ChapStick®)
- Medicated shampoo and soaps
- Multivitamins
- Over-the-Counter medicines without a doctor's prescription
- Suntan lotion
- Tampons
- Tissues
- Toiletries (including toothpaste)
- Vaseline
- Weight scales

Examples of Expenses That Do Not Qualify for Reimbursement Through an HSA

- Babysitting, childcare and nursing services for a normal, healthy baby
- Controlled substances obtained in violation of federal law
- Cosmetic surgery
- Dancing lessons
- Diaper service
- Electrolysis or hair removal
- Funeral expenses
- Hair transplant
- Health club dues
- Household help
- Illegal operations and treatments
- Insurance premiums
- Maternity clothes
- Personal use items
- Swimming lessons
- Teeth whitening
- Vacation or travel
- Veterinary fees
- Weight loss programs for improvement of appearance, general health or sense of well-being

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