

# HSA

## Health Savings Account Eligible Expenses

HSA eligible expenses include medical, vision or dental expenses as defined in IRS Code Section 213(d). In addition, Code Section 223 defines certain HSA Eligible Premium Expenses that are listed below.

### Remember:

1. Certain items (marked with a \* below) require a letter of medical necessity.
2. Services must be provided by a licensed practitioner.
3. Stockpiling of supplies is prohibited by the IRS.
4. Retain copies of receipts for all reimbursements or payments to providers from the Health Savings Account for tax purposes.

Acupuncture  
Alcoholism treatment program fees  
Allergy medicine  
Ambulance service  
Antacids  
Anti-Diarrhea medicine  
Artificial limbs  
  
Bandages  
Braille books and magazines *above the cost of regular print*  
  
Car Modifications for equipment installed for the use of a person with a disability  
Childbirth classes *mother's costs only*  
Chiropractic care  
Christian Science practitioner fees  
Co-insurance charges  
Co-payments  
Cold medicine  
Cold/Hot packs for injuries  
Contact lenses *including cleanser and saline solution*  
Cough drops  
Crutches  
  
Deductible expenses  
Dental expenses *non-cosmetic services only*  
Dentures  
Diabetic supplies  
Dietary Supplements\*  
Drug addiction treatment at a therapeutic center  
  
Eye drops  
Eye exams  
Eyeglasses  
  
First aid kit  
  
Gauze pads  
Guide dog or other animal used by a person with a physical disability  
  
Hearing aids/batteries  
Herbal supplements\*  
Hospital fees

Immunizations  
Incontinence supplies  
Insulin  
  
Lasik Surgery  
Laboratory fees  
Laxatives  
Learning disability fees paid to a special school or a specially trained tutor for a child with severe learning disabilities caused by mental or physical impairments, provided that the child's physician recommends that the child attend the school or be tutored  
  
Massage therapy\*  
*Only if prescribed by a physician for a specific diagnosis and provided by a licensed massage therapist*  
Medical services provided by physicians, surgeons, and specialists *non-cosmetic services only*  
Menstrual care items  
Mileage related specifically to transportation to/from an eligible medical appointment  
Motion-sickness medications  
  
Nasal Spray  
Nicotine gum or patches  
  
Ointments for muscle or joint pain or for first aid purposes  
Operations  
Optical care provided by Optometrists, Ophthalmologists or Opticians  
Organ transplants  
Orthodontics  
Orthotic Inserts  
Osteopathic treatment  
Over the counter drugs & medicines  
Oxygen  
  
Pain relief medications  
Physical exams *unless employment related*  
Physical therapy  
Prescription drugs *non-cosmetic uses only*  
Prosthesis

Psychiatric care  
Psychoanalysis  
Psychological treatment  
Pre-natal vitamins  
Pregnancy test kits  
  
Reading glasses  
Rubbing Alcohol  
  
Sales tax payable for eligible services or items  
Sinus medicines  
Smoking cessation programs  
Special foods\*  
*Prescribed by a physician at costs in excess of the costs of commonly available products*  
Special schools for a mentally impaired or physically disabled person if the primary reason for using the school is its resources for relieving the disability *e.g. a school that teaches Braille to a visually impaired child or teaches American Sign Language to a hearing-impaired child*  
Suppositories  
  
Thermometers  
  
Vaccines  
Vision Correction Surgery  
Vitamins\*  
  
Wheelchair costs  
  
X-rays

### HSA Eligible Premium Expenses

- COBRA continuation coverage
- Qualified Long-Term Care Insurance
- Premiums for Health Coverage when over 65 – except for Medicare Supplemental policies