



HSA ELIGIBLE EXPENSES

- This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify.
- Expenses marked with an asterisk (*) are “potentially eligible expenses” that require a Note of Medical Necessity from your health care provider, which should be kept with your receipt for the expense.
- For additional information on HSA eligible expenses, consult IRS Publication 502 *Medical and Dental Expenses*.
- Receipts for expenses paid with HSA funds should be kept with your tax records.

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICATIONS

- Insulin
- Prescription Drugs

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Doulas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

INSURANCE PREMIUMS

Insurance premiums are generally not considered qualified medical expenses. However, the following types of insurance premiums typically do qualify:

- Qualified long-term care insurance contract
- Health care continuation coverage under federal law (such as COBRA)
- Any health plan maintained while you are receiving unemployment compensation under federal or state law
- If you are eligible for Medicare, premiums for any health insurance, (including Medicare Part B and Part D premiums), other than a Medicare supplemental policy.



HSA ELIGIBLE OVER-THE COUNTER SUPPLIES

(Product categories are listed in bold face; common examples are listed in regular face.)

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| <ul style="list-style-type: none"> ■ Baby Electrolytes and Dehydration Pedialyte, Enfalyte ■ Contraceptives Unmedicated condoms ■ Denture Adhesives, Repair, and Cleansers PoliGrip, Benzodent, Plate Weld, Efferdent ■ Diabetes Testing and Aids Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products ■ Diagnostic Products Thermometers, blood pressure monitors, cholesterol testing ■ Ear Care Unmedicated ear drops, syringes, ear wax removal | <ul style="list-style-type: none"> ■ Elastics/Athletic Treatments ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts ■ Eye Care Contact lens care ■ Family Planning Pregnancy and ovulation kits ■ First Aid Dressings and Supplies Band Aid, 3M Nexcare, non-sport tapes ■ Foot Care Treatment Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles ■ Glucosamine &/or Chondroitin Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements | <ul style="list-style-type: none"> ■ Hearing Aid/Medical Batteries ■ Home Health Care (limited segments) Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs ■ Incontinence Products Attends, Depend, GoodNites for juvenile incontinence, Prevail ■ Prenatal Vitamins Stuart Prenatal, Nature's Bounty Prenatal Vitamins ■ Reading Glasses and Maintenance Accessories |
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HSA ELIGIBLE OVER-THE COUNTER MEDICINES AND DRUGS

IMPORTANT: Over-The-Counter Medicines and Drugs are only eligible if a prescription is obtained and the medicine/drug is prescribed in accordance with state laws. Although you don't need the prescription for the purchase, keep it attached to your receipts for the expense.

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| <ul style="list-style-type: none"> ■ Acid controllers ■ Acne medications ■ Allergy & sinus ■ Antibiotic products ■ Antifungal (Foot) ■ Antiparasitic treatments ■ Antiseptics & wound cleansers ■ Anti-diarrheals ■ Anti-gas ■ Anti-itch & insect bite ■ Baby rash ointments & creams ■ Baby teething pain ■ Cold sore remedies | <ul style="list-style-type: none"> ■ Cough, cold & flu Denture pain relief ■ Digestive aids ■ Ear care ■ Eye care ■ Feminine antifungal & anti-itch ■ Fiber laxatives (bulk forming) ■ First aid burn remedies ■ Foot care treatment ■ Hemorrhoidal preps ■ Homeopathic remedies ■ Incontinence protection & treatment products ■ Laxatives (non-fiber) | <ul style="list-style-type: none"> ■ Medicated nasal sprays, drops, & inhalers ■ Medicated respiratory treatments & vapor products ■ Motion sickness ■ Oral remedies or treatments ■ Pain relief (includes aspirin) ■ Skin treatments ■ Sleep aids & sedatives ■ Smoking deterrents ■ Stomach remedies ■ Unmedicated nasal sprays, drops & inhalers ■ Unmedicated vapor products |
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