

## 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.)

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

## 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.

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