

(HEALTH SAVINGS ACCOUNT)



HSA ELIGIBLE EXPENSES

ELIGIBLE EXPENSE EXAMPLES

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also available.

- ✓ Acupuncture
- ✓ Alcoholism treatment
- ✓ Ambulance
- ✓ Artificial limb
- ✓ Birth control pills
- ✓ Blood pressure monitoring device
- ✓ Breast pumps and related supplies
- ✓ Chiropractic care
- ✓ COBRA premiums (post tax only)
- ✓ Contact lenses and related materials
- ✓ Dental treatment
- ✓ Dentures
- ✓ Diagnostic services
- ✓ Drug addiction treatment
- ✓ Eye examination, eye glasses and reading glasses
- ✓ Family planning items
- ✓ Fertility treatment
- ✓ Flu shot
- ✓ Hearing aids
- ✓ Hospital services
- ✓ Immunization
- ✓ Insulin and diabetic supplies
- ✓ Laboratory fees
- ✓ Laser eye surgery
- ✓ Long-term care premiums or expenses (post tax)*
- ✓ Medical testing devices
- ✓ Menstrual care products
- ✓ Nursing services
- ✓ Obstetrical expenses
- ✓ Orthodontia (not for cosmetic reasons)
- ✓ Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc.
- ✓ Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc.
- ✓ Oxygen
- ✓ Physical exam
- ✓ Physical therapy
- ✓ Prescription drugs
- ✓ Psychiatric care
- ✓ Retiree (post-65) medical insurance premiums (post tax)
- ✓ Smoking cessation program and medications
- ✓ Surgery
- ✓ Sunscreen & sun block (SPF 15+, broad spectrum)
- ✓ Telehealth services (pre-deductible)**
- ✓ Transportation for medical care
- ✓ Weight loss program necessary to treat a specific medical condition
- ✓ Wheelchair, walkers, crutches and canes

*Limitations apply. See IRS Publication 502 for more information.

**Temporary provision based on the CARES Act

INELIGIBLE EXPENSE EXAMPLES

These items are not generally eligible for tax-free purchase with your account funds.

- ✗ Concierge service fees (billed for future services; no treatment provided)
- ✗ Exercise equipment
- ✗ Household help
- ✗ Cosmetics and cosmetic surgery
- ✗ Fitness programs
- ✗ Illegal operations and treatments
- ✗ Deodorant
- ✗ Funeral expenses
- ✗ Maternity clothes
- ✗ Hair transplants
- ✗ Teeth whitening

DUAL PURPOSE ITEMS

Items that can be used for a medical purpose or for general health and well-being are considered "dual purpose" and are eligible only with a prescription, doctor's directive or letter of medical necessity. Examples include:

- ✓ Dietary and weight loss supplements
- ✓ Snoring cessation aids
- ✓ Fiber supplements
- ✓ Vitamins and herbal supplements
- ✓ Orthopedic shoes and inserts



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