HSA Eligible Expense List

This is not a complete list and is subject to change at any time by IRS regulations. HSA money used for non-qualified expenses will be subject to taxes.

Qualified Medical Expenses

**EQUIPMENT AND SUPPLIES**
- Abdominal Supports
- Acid Controllers
- Acne Medications
- Allergy & Sinus Medicine
- Anti-Itch Cream
- Arch Supports
- Artificial Limbs
- Artificial Teeth and Adhesives
- Bandages
- Braces
- Contact Lenses and Solutions
- Cold Compresses
- Cold & Flu Medicine
- Crutches
- Eye Drops
- Eyeglasses
- First Aid Supplies
- Hearing Aids and Batteries
- Heating Pads
- Incontinence Supplies*
- Indigestion Medicine
- Insulin
- Laxatives
- Medical Monitoring/Testing Devices
- Menstrual Care Products
- Nasal Spray
- Occlusal guards
- Oxygen
- Pain Relievers
- Prescription sunglasses
- Reading glasses
- Walkers
- Wheelchair
- X-Rays

**MEDICAL EXPENSES**
- Acupuncture
- Air Conditioner*
- Air Purifier*
- Ambulance
- Braille books and magazines
- Breast Reduction Surgery
- Chiropractic Care
- Co-insurance
- Deductibles
- Dental Treatment- if not cosmetic
- Diagnostic Services
- Fertility Treatments
- Flu Shots
- Hospital Services
- Hydrotherapy
- Invalid chair
- Laboratory Fees
- Lactation expenses
- Lead paint removal
- Lodging (away from home for outpatient care)
- Massage therapy*
- Optometry
- Orthodontia
- Physical Therapy
- Prescription drugs
- Psychiatric Care
- Psychologist Fees*
- Smoking Cessation Programs
- Surgery- if not cosmetic
- Vision Exams
- Speech Therapy
- Sterilization
- Transplants
- Vaccines
- Vasectomy
Non-Qualified Medical Expenses

- Advance payment for services
- Gym membership
- Car insurance premium (medical portion)
- Cosmetics
- Diaper Service
- Domestic help
- Funeral expenses
- Illegally procured drugs
- Maternity clothes
- Premiums for life insurance, income protection, disability, loss of limbs, or sight
- Social activities
- Swimming pool
- Teeth-whitening services and products
- Toothpaste and mouthwash
- Weight loss programs

Qualified medical expenses are those that have not been compensated or reimbursed by insurance or otherwise.

*Some products & services require a letter from a physician stating the condition which requires such expenses. These expenses will not qualify without a letter of medical necessity.*