

Health Savings Account (HSA) Medical Expenses

According to the Internal Revenue Service (IRS), HSAs can be used to pay for:

1. Eligible medical expenses
2. Health insurance premiums under COBRA continuation coverage
3. Health insurance premiums while receiving unemployment compensation
4. Medicare Part A or Part B premiums
5. A qualified long term care insurance contract.

Eligible medical expenses for HSAs are defined in Section 213(d) of the Internal Revenue Code. A complete list is available from the IRS in Publication 502 (Medical and Dental Expenses) by visiting www.irs.gov

Below is a quick reference list that may help you determine whether a medical expense is eligible for HSA reimbursement.

Eligible HSA Medical Expenses *(not fully inclusive)*

Abdominal supports	Metabolism tests
Acupuncture	Neurologist
Air conditioner (relief of allergy/breathing problems)	Nursing (including board and meals)
Alcoholism treatment	Obstetrician
Ambulance	Operating room costs
Anesthetist	Ophthalmologist
Artificial limbs	Optician
Autoette (used for relief of sickness/disability)	Optometrist
Blood tests	Oral surgery
Blood transfusions	Organ transplant (including doctor's expenses)
Braces	Orthopedic shoes
Cardiographs	Orthopedist
Chiropractor	Osteopath
Christian Science Practitioner	Oxygen and oxygen equipment
Contact lenses	Pediatrician
Convalescent home (medical treatment only)	Physician
Crutches	Physiotherapist
Dental treatment	Podiatrist
Dental x-rays	Postnatal treatments
Dentures	Practical nurse for medical services
Dermatologist	Prenatal care
Diagnostic fees	Prescription medicines
Diathermy	Psychiatrist
Drug addiction therapy	Psychoanalyst
Drugs (<i>over-the-counter, with a physician's prescription required as of 01/01/2011</i>)	Psychologist
Elastic hosiery (prescription)	Psychotherapy
Eyeglasses Fees paid to doctor prescribed health institute	Radium therapy
FICA and FUTA tax (paid for medical service)	Registered nurse
Fluoridation unit	Special school costs for the handicapped
Guide dog	Spinal fluid test
Gum treatment	Splints
Gynecologist	Sterilization
Healing services	Surgeon
Hearing aids and batteries	Telephone or TV equipment to assist the hard of hearing
Hospital bills	Therapy equipment
Hydrotherapy	Transportation expenses (relative to health care)
Insulin treatments	Ultraviolet ray treatment
Lab test	Vaccines
Lead paint removal	Vasectomy
Legal fees	Vitamins (if prescribed)
Lodging (away from home outpatient care)	Wheelchair
	X-rays

Ineligible Medical Expenses

Advance payment for services to be rendered next year
Athletic club membership
Automobile insurance premium allocable to medical coverage
Boarding school fees
Bottled water
Commuting expenses of a disabled person
Cosmetic surgery and procedures
Cosmetics, hygiene products and similar items
Diaper service
Domestic help
Funeral, cremation or burial expenses
Health programs offered by resort hotels, health clubs, and gyms
Illegal operations and treatments
Illegally procured drugs
Maternity clothes
Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
Scientology counseling
Social activities
Special food or beverages
Specially designed car for the handicapped other than an Autoette or special equipment
Swimming pool
Travel for general health improvement
Tuition and travel expenses for a problem child to a particular school