

Health Savings Accounts

Qualified Medical Expenses

The following contains a list of qualified and non-qualified medical expenses. This list is intended to provide a quick guide. For more details: (1) refer to IRS Publication 502, and (2) talk with a tax advisor.

QUALIFIED MEDICAL EXPENSES

Abortion
Acupuncture
Alcoholism treatment
Ambulance services
Anesthetists
Artificial limbs
Artificial teeth
Bandages
Birth control pills (by prescription)
Breast reconstruction surgery (mastectomy)
Blood tests
Braces
Braille books/magazines
Car modifications req'd for accessibility
Cardiographs
Chiropractor
Christian Science Practitioner
Contact lenses (including cost of materials)
Contraceptives (by prescription)
Crutches
Dental treatment (except cosmetic treatment)
Dermatologist
Diagnostic devices and fees (includes expenses related to diagnosing and treating illness such as blood sugar tests for diabetics)
Disabled dependent care
Drug addiction therapy (covers inpatient treatment including meals and lodging)
Eyeglasses (including exam fees)
Eye surgery (includes laser eye treatments)
Fertility treatments

Guide dogs
Gynecologist
Hearing aids
Hospital services
Insulin
Insurance premiums (only if receiving unemployment benefits)
Laboratory tests
Lead based paint removal (only removal, not repainting)

Legal Fees req'd to mental illness treatment
Medical Services
Medicines (prescribed)

Neurologist
Nursing services
Out-of-pocket expenses for your spouse/dependent
Obstetrician
Operating Room expenses
Operations (except cosmetic)
Ophthalmologist
Optician
Oral Surgery
Orthopedic Shoes
Orthopedist
Osteopath
Oxygen (for equipment to relieve breathing problems)
Pediatrician
Physician
Postnatal treatments
Prenatal care
Prescription drugs
Prosthesis
PSA test
Psychiatric care
Psychoanalysis

Registered nurse
Psychologist

Splints
Sterilization
Stop Smoking Programs (except non prescription drugs)
Surgeon
Therapy
Transplants
Transportation essential to medical care
Vaccines
Vasectomy
Vision correction surgery
Weight loss programs (only amounts related to treatment for specific diseases)
Wheelchairs
X-rays

NON QUALIFIED MEDICAL EXPENSES

Advance payments for future medical expenses
Athletic club memberships and dues
Babysitting (for healthy children)
Boarding school fees
Bottled water
Breast Reconstruction Surgery (cosmetic)
Car expenses associated with operating a specially equipped car
Child care
Commuting expenses for the disabled
Controlled substances
Cosmetic surgery
Cosmetics and hygiene products
Dancing lessons
Dental treatment (cosmetic treatments such as teeth whitening)
Driving lessons
Diaper service
Domestic Help
Electrolysis or hair removal
Funeral expenses
Hair transplants
Health programs at resorts, gyms or health clubs
Household help
Illegal operations and treatments
Illegally procured drugs
Maternity clothes
Insurance premiums (unless receiving unemployment benefits)
Medigap premiums
Nutritional supplements
Over-the-counter drugs (unless you get a prescription)
Premiums for Life, Disability or other Accident Insurance
Special foods or beverages
Swimming Lessons
Tuition in a particular school for problem children
Vitamins

2011 Change for Over-the-Counter Drugs

Over-the-counter drugs and medicines are no longer eligible medical expenses starting January 1, 2011. If you get a prescription for an over-the counter drug then you can still use your HSA. Insulin is an exception. This rule does not apply to non-drug over-the-counter items; such as, bandages or blood pressure monitors.