

# Health Savings Account Sample Eligible Expenses

## Eligible Expenses

Acupuncture  
Alcoholism/drug treatment  
Ambulance charges  
Arch supports  
Arthritis gloves  
Bandages/Band-Aids  
Bariatric surgery  
Birthing classes  
Blood pressure monitors  
Blood sugar test kits/strips  
Body scans (MRIs)  
Brace for knees, wrists, back  
Breast pumps and supplies  
Chiropractic fees  
Compression hosiery  
Contact lenses and solution  
Contraceptives  
Co-pays and co-insurance  
Costs for physical or mental illness  
confinement  
CPAP devices  
Crutches/cane  
Deductible expenses  
Dental implants  
Dental treatment  
Dentures  
Diabetic supplies  
Durable medical equipment  
Eyeglasses and eye exam  
First aid kits  
Hearing aids and batteries  
Incontinence supplies  
Infertility treatment/IVF  
Insulin supplies  
Laboratory fees  
Laser eye surgery  
Liquid adhesive for small cuts  
Mastectomy-related bras  
Medical alert bracelet

Medical records charges  
Midwife  
Mileage  
Motion sickness wristband  
Occlusal guards  
Orthodontia/Invisalign  
Orthopedic shoe insert  
Ostomy, colostomy supplies  
Ovulation monitor  
Physical therapy  
Prescriptions  
Pregnancy test kits  
Psychiatric care  
Reading glasses  
Rehydration solution (Pedialyte for children)  
Rubbing alcohol  
Saline solution  
Seeing eye dog and expenses  
Shipping and handling for eligible medical expenses  
Smoking cessation programs  
Special communication equipment for the deaf  
Speech therapy  
Sterilization procedures  
Sunscreen  
Taxes on medical services and products  
Telemedicine and online medical consultation  
Telephone for hearing impaired  
TENS machine  
Thermometer  
Transportation expenses primary for medical care

Treatment for substance abuse  
Vaccines  
Walkers  
Wheelchair and repairs  
X-rays

## Dual-Purpose Expenses

*Requires a doctor's note or Rx with a diagnosis stated*

Air purifier  
Dietary supplements  
Fitness tracker  
Health club dues  
Humidifier  
Hypnosis  
Petroleum jelly  
Massage therapy  
Vitamins for medical condition  
Waterpik  
Weight-loss programs

## Over-the-Counter Medicines

*Examples below, all require a valid prescription*

Acne medicine  
Antacids  
Antibiotic ointments  
Anti-itch creams  
Allergy medicines  
Cold medicines  
Diaper rash cream  
Eye drops  
Laxatives  
Lice treatment  
Motion sickness medicine  
Pain relievers  
Smoking cessation products  
Wart remover treatments

## Ineligible Expenses

*"Concierge" annual fee*

Cosmetic procedures  
Court-ordered DUI class  
CPR class  
Dental floss  
Deodorant  
Diet and weight-loss foods  
Electrolysis  
Eyeglasses/contacts warranty  
Face creams and moisturizers  
Hearing aid warranty  
Imported drugs  
Insect repellent  
Late fees  
Marital counseling  
Maternity clothes  
Mattresses  
Medical marijuana  
Missed appointment fees  
Mouthwash  
Non-prescription sunglasses  
Prepayments  
Sunglass clips  
Teeth whitening  
Toothbrushes and toothpaste  
Vitamins for general health

## Eligible Premiums

Health insurance premium while receiving federal or state unemployment  
COBRA or state continuation premiums  
Qualified long-term care insurance (as indexed by calendar year and age)  
Medicare and retiree premiums (once HSA owner and insured if other than owner = 65+; Medicare supplement plans not eligible)

## Using your HSA

- You can use the money in the account to pay for any "qualified medical expense" as permitted under federal tax law.
- In order to be considered an eligible expense, the date of service must be after the effective date of your high deductible health plan and after
- your HSA has been established (opened and funded). If your HDHP is effective mid-month, dates of service must be the first of the following
- month and forward in order to be considered eligible.
- You can use the money in the account to pay for medical expenses for yourself, your spouse or your dependent children.
- You may use your HSA funds for your "adult child" if they could qualify as your tax dependent (other than the income limitation).
- You can pay for expenses of your spouse and dependent children even if they are not covered by your health plan.
- Should you use your HSA for ineligible expenses, you must report these purchases on your tax return and pay taxes plus penalty. If you are 65 or
- older, you must only pay tax.
- You may withdraw funds from your HSA tax-free for eligible expenses even after you are no longer HSA-eligible.
- You may pay for your eligible expense out of your pocket today, then reimburse yourself from your HSA later. You may reimburse yourself at any time in the future. This is known as the "shoebox" rule.

*This is a partial listing of eligible expenses.*