

HEALTH SAVINGS ACCOUNTS (HSA): WHAT'S ELIGIBLE?

Take advantage of your HSA to pay for these qualified medical expenses

Qualified Medical Expenses For a health savings account (HSA)

According to IRS rules, to be a qualified expense for medical care, the expense must be primarily for the diagnosis, cure, mitigation, treatment, or prevention of disease or illness. The expense must be for the HSA account holder, the account holder's spouse, child under age 27 (as of the end of the tax year) or tax dependent. For more information on HSAs, please review IRS Publication 969. Listed below are examples of medical expenses that may be eligible for reimbursement from an HSA, when the services are not covered by the high deductible health plan.

- Acupuncture
- Alcoholism
- Ambulance
- Bandages
- Birth control pills
- Body scan
- Braille books and magazines (only amounts above the regular cost of the printed material)
- Breast pumps and supplies
- Breast reconstruction surgery (post mastectomy)
- Cancer screenings
- Chiropractor
- Christian Science Practitioner
- Contact lenses and supplies
- CPAP (continuous positive airway pressure) devices
- Crutches
- Dental treatment
- Diagnostic devices
- Disabled dependent care medical expenses
- Drug addiction treatment
- Eye exam
- Eyeglasses
- Eye surgery
- Fertility treatments (but not surrogacy or egg donor expenses)
- Hearing aids
- Hospital services
- Intellectually and developmentally disabled, special home for
- Laboratory fees
- Lactation expenses
- Learning disability, instructional fees
- Lodging when principal reason for being there is to receive medical care (up to \$50 per person)
- Menstrual products
- Nursing home
- Nursing services
- Optometrist
- Orthodontia
- Osteopath
- Over-the counter medicines and drugs (*prescription required*)
- Oxygen
- Prescribed medicines and drugs
- Physical examination
- Pregnancy test kit
- Prosthesis
- Psychiatric care
- Psychoanalysis (for medical care)
- Psychologist (for medical care)
- Sterilization
- Stop-smoking programs and medications
- Surgery
- Therapy (physical, occupational, speech)
- Transplants
- Transportation primarily for, and essential to, medical care
- Wheelchair
- X-ray

Note: This list is not all-inclusive and is to be used for informational purposes only. For more information or clarification on list items, refer to IRS Publication 502 or consult a tax professional.

Source: <https://www.irs.gov/pub/irs-pdf/p502.pdf>

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