

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	Neurologist
Acupuncture	Nursing services
Alcoholism treatment	Out-of-pocket expenses for your spouse/dependent
Ambulance services	Obstetrician
Anesthetists	Operating Room expenses
Artificial limbs	Operations (except cosmetic)
Artificial teeth	Ophthalmologist
Bandages	Optician
Birth control pills (by prescription)	Oral Surgery
Breast reconstruction surgery (mastectomy)	Orthopedic Shoes
Blood tests	Orthopedist
Braces	Osteopath
Braille books/magazines	Oxygen (for equipment to relieve breathing problems)
Car modifications req'd for accessibility	Pediatrician
Cardiographs	Physician
Chiropractor	Postnatal treatments
Christian Science Practitioner	Prenatal care
Contact lenses (including cost of materials)	Prescription drugs
Contraceptives (by prescription)	Prosthesis
Crutches	PSA test
Dental treatment (except cosmetic treatment)	Psychiatric care
Dermatologist	Psychoanalysis
Diagnostic devices and fees (includes expenses related to diagnosing and treating illness such as blood sugar tests for diabetics)	
Disabled dependent care	Registered nurse
Drug addiction therapy (covers inpatient treatment including meals and lodging)	Psychologist
Eyeglasses (including exam fees)	Splints
Eye surgery (includes laser eye treatments)	Sterilization
Fertility treatments	Stop Smoking Programs (except non prescription drugs)
	Surgeon
Guide dogs	Therapy
Gynecologist	Transplants
Hearing aids	Transportation essential to medical care
Hospital services	Vaccines
Insulin	Vasectomy
Insurance premiums (only if receiving unemployment benefits)	Vision correction surgery
Laboratory tests	Weight loss programs (only amounts related to treatment for specific diseases)
Lead based paint removal (only removal, not repainting)	Wheelchairs
	X-rays
Legal Fees req'd to mental illness treatment	
Medical Services	
Medicines (prescribed)	

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.