

# Health Savings Accounts

# Qualified Expenses

## Qualified Medical Expenses

Now that you have an HSA - make the most of it by capturing every qualified expense possible. If you're like most people, you don't usually browse IRS guideline documents, but to make the most of your HSA it's something you may want to consider. To help out, we've made a brief summary of qualified expenses that your HSA monies can be used for.

### What type of expenses ARE INCLUDED?

Abortion	Eye (or Vision Corrective) Surgery	Optometrist
Acupuncture	Fertility Enhancement	Organ Donors
Alcoholism Treatment	Founder's Fee	Osteopath
Ambulance	Guide Dog or other Service Animal	Oxygen
Annual Physical Exam	Health Institution	Physical Examination
Artificial Limb	Health Maintenance Organization	Pregnancy Test Kit
Artificial Teeth	Hearing Aids	Prosthesis
Autoette	Home Care	Psychiatric Care
Bandages	Home Improvements	Psychoanalysis
Birth Control Pills (by prescription)	Hospital Services	Psychologist
Body Scan	Insurance Premiums	Special Education
Braille Books and Magazines	Intellectually and Developmentally Disabled	Sterilization
Breast Reconstructive Surgery	Special Housing	Stop-Smoking Program
Capital Expenses	Laboratory Fees (medical care)	Surgery
Car (cost of operation or special design)	Lead-Based Paint Removal	Telephone or Television equipment to assist the hard-of-hearing
Chiropractor	Learning Disability	Therapy (medical treatment)
Christian Science Practitioner	Legal Fees (related to illness)	Transplants
Contact Lenses	Lifetime Care-Advance Payments	Transportation (health care related)
Crutches	Lodging (medical care)	Trips (receiving medical services)
Dental Treatment	Long-Term Care	Tuition (Special Education)
Diagnostic Devices	Meals (hospital or other institution)	Vasectomy
Disabled Dependent Care Expenses	Medical Conferences	Vitamins (as prescribed)
Drug Addiction Therapy	Medical Information Plan	Weight-Loss Program (specific diagnosis)
Drugs (prescription)	Medicines (prescribed)	Wheelchair
Eyeglasses	Nursing Home	Wigs (as prescribed)
	Nursing Services	X-rays
	Operations	

### What type of expenses ARE NOT INCLUDED?

Baby Sitting, Childcare, & Nursing Services for a Normal, Healthy Baby	Flexible Spending Account	Medical Savings Account (MSA)
Controlled Substances	Funeral Expenses	Medicines and Drugs From Other Countries
Cosmetic Surgery	Future Medical Care	Nonprescription Drugs and Medicines
Dancing Lessons	Hair Transplant	Nutritional Supplements
Diaper Service	Health Club Dues	Personal Use Items
Electrolysis or Hair Removal	Health Coverage Tax Credit	Swimming Lessons
	Household Help	Teeth Whitening
	Illegal Operations and Treatments	Veterinary Fees
	Insurance Premiums	Weight-Loss Program
	Maternity Clothes	

For a complete listing please refer to IRS publication 502; Medical and Dental Expenses. You can order or download a copy of this publication on the IRS website at [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

Employees and Employers are encouraged to reference the HSA rulings outlined by the Department of Treasury. A tax advisor should be consulted.

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