

Eligible Health HSA Expenses

Medical expenses covered under the HSA can include expenses that are not covered under the high deductible health plan such as chiropractic, dental, orthodontia or vision expenses.

HEALTH HSA EXPENSES ALLOWED:

Dental and Orthodontic Care:

- Artificial teeth or dentures
- Braces, orthodontic devices

Therapy and Treatments:

- X-ray treatments
- Speech therapy
- Alcoholism treatment
- Drug therapy treatment
- Legal sterilization
- Acupuncture
- Physical therapy treatment
- Vaccinations
- Hair transplant (if medically necessary)
- Electrolysis (if medically necessary)
- The cost of a weight loss program (only to treat obesity as prescribed by a physician)

Fees and Services:

- Physicians' fees
- Hospital services fees
- Services of chiropractors
- Christian Science practitioner
- Services connected with donating an organ

Hearing Expenses:

- Hearing aids and batteries

Eye Care:

- Eyeglasses
- Contact lenses
- Contact Solution
- Lasik surgery

Medical Equipment:

- Wheelchair or autoette (cost of operating/maintaining)
- Excess cost of orthopedic shoes over cost of ordinary shoes
- Crutches (purchased or rented)
- Excess cost of special mattress prescribed to alleviate arthritis
- Prescribed oxygen equipment and oxygen used to relieve breathing problems
- Support hose (if medically necessary)
- Artificial limbs

Co-Payments (not premiums):

- Health insurance out-of-pocket
- Dental insurance out-of-pocket
- Prescription medication co-payments

Assistance for individuals with disabilities:

- Cost of guide for the visually impaired
- Special devices, such as tape recorder and typewriter, for the visually impaired
- Costs of equipping automobile
- Cost of Braille books and of regular editions
- Seeing Eye Dog

Psychiatric Care:

- Services of psychotherapists, psychiatrists and psychologists

Physical Exams:

Prescription & Over-the-counter medications:

- Prescription co-payments
- Over-the-counter medications used to treat a medical condition

HEALTH HSA EXPENSES NOT ALLOWED:

- Illegal medication
- Mechanical exercise device not prescribed
- Vacuum cleaner purchased by an individual with dust allergy
- Expenses of divorce when doctor or psychiatrist recommends divorce

- Contributions to State disability funds
- Maternity clothes
- Insurance against loss of income, life, limb or eyesight
- Distilled water purchased to avoid drinking fluoridated city water supply
- Mobile telephone used for personal calls as well as calls to physician

- Treatments unrelated to a specific problem (for example, massage for general well-being)
- Marriage counseling
- Nursemaids or practical nurses in charge of healthy infants
- Cosmetic procedures
- Over-the-counter supplements/vitamins or other substances related to general good health. (See list on next page)

**THE IRS WILL CHANGE THIS LIST FROM TIME TO TIME.
FOR A COMPLETE AND CURRENT LISTING OF HEALTH EXPENSES SEE IRS PUBLICATION 502.**

Eligible Over-the-Counter Medications

OVER-THE-COUNTER EXPENSES ALLOWED:

(The items below do not represent a complete list)

- Allergy medicine
- Antacids
- Anti diarrhea medicine
- Aspirin
- Bactine
- Band-Aids, bandages, gauze
- First aid kits, nasal strips
- Bee Sting kits
- Ben Gay
- Pedialyte for dehydration
- Sleeping aids
- Visine
- Bug bite ointments
- Calamine lotion
- Cold medicine
- Cold pack
- Condoms
- Cough drops, lozenges
- Diaper rash ointments
- Laxatives
- Rubbing alcohol
- Sunburn ointment
- Wart remover
- First aid cream
- Hot pak
- Incontinence supplies
- Menstrual cycle products for pain
- Motion Sickness pills
- Muscle pain creams
- Nicotine gum and patches
- Pain reliever
- Sinus sprays
- Suppositories

OVER-THE-COUNTER EXPENSES NOT ALLOWED:

(The items below do not represent a complete list)

- Chapstick
- Face creams and moisturizers
- Vitamins
- Cosmetics
- Food, food replacements
- Toiletries
- Dietary supplements
- Medicated shampoos and soaps
- Toothbrush/toothpaste

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