

Health Savings Accounts (HSA) Eligible Expenses

ELIGIBLE EXPENSES

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also available.

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| ✓ Acupuncture | ✓ COBRA premiums (post tax only) | ✓ Family planning items | ✓ Orthodontia (not for cosmetic reasons) | ✓ Retiree (post-65) medical insurance premiums (post tax) |
| ✓ Alcoholism treatment | ✓ Contact lenses and related materials | ✓ Fertility treatment | ✓ Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc. | ✓ Smoking cessation program and medications |
| ✓ Ambulance Artificial limb | ✓ Dental treatment | ✓ Flu shot | ✓ Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc. | ✓ Surgery |
| ✓ Birth control pills | ✓ Dentures | ✓ Hearing aids | ✓ Oxygen | ✓ Sunscreen & sun block (SPF 15+, broad spectrum) |
| ✓ Blood pressure monitoring device | ✓ Diagnostic services | ✓ Hospital services | ✓ Physical exam | ✓ Telehealth services (pre-deductible)** |
| ✓ Breast pumps and related supplies | ✓ Drug addiction treatment | ✓ Immunization | ✓ Physical therapy | ✓ Transportation for medical care |
| ✓ Chiropractic care | ✓ Eye examination, eye glasses and reading glasses | ✓ Insulin and diabetic supplies | ✓ Prescription drugs | ✓ Weight loss program necessary to treat a specific medical condition |
| | | ✓ Laboratory fees Laser eye surgery | ✓ Psychiatric care | ✓ Wheelchair, walkers, crutches and canes |
| | | ✓ Long-term care premiums or expenses (post tax)* | | |
| | | ✓ Medical testing devices Menstrual care products | | |
| | | ✓ Nursing services Obstetrical expenses | | |

*Limitations apply. See IRS Publication 502 for more information.

**Temporary provision based on the CARES Act

INELIGIBLE EXPENSES

These items are not generally eligible for tax-free purchase with your account funds.

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| ✗ Concierge service fees (billed for future services; no treatment provided) | ✗ Exercise equipment | ✗ Household help |
| ✗ Cosmetics and cosmetic surgery | ✗ Fitness programs | ✗ Illegal operations and treatments |
| ✗ Deodorant | ✗ Funeral expenses | ✗ Maternity clothes |
| | ✗ Hair transplants | ✗ Teeth whitening |

DUAL PURPOSE ITEMS

Items that can be used for a medical purpose or for general health and well-being are considered "dual purpose" and are eligible only with a prescription, doctor's directive or letter of medical necessity. Examples include:

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| ✓ Dietary and weight loss supplements | ✓ Snoring cessation aids |
| ✓ Fiber supplements | ✓ Vitamins and herbal supplements |
| ✓ Orthopedic shoes and inserts | |