

Funds in your HSA can be withdrawn tax-free to pay for qualified medical expenses

The following lists give you a general overview of qualified and non-qualified medical expenses. These lists are not all-inclusive, and are subject to change by the IRS, with the most recent change being the inclusion of over-the-counter medications and feminine hygiene products.

Qualified Medical and Over-the-Counter Items

- Abdominal/Back Supports
- Acid Controllars
- Acne Medications
- Acupuncture
- Allergy & Sinus Medications
- Alcoholism (inpatient treatment)
- Ambulance Services
- Anesthesiology
- Antacids
- Anti-Diarrheal Medications
- Anti-Gas Products
- Anti-Itch and Insect Bite Creams
- Antihistamines
- Antibiotic Ointments
- Artificial Limbs
- Automated External Defibrillator
- Baby Rash Ointments & Creams
- Birth Control
- Contraceptive Pills and Implants
- Blood Pressure Monitors
- Blood Sugar Test Kits/Supplies
- Blood Tests
- Body Scan
- Breast Pumps and Lactation supplies
- Breast Reconstruction Surgery
- Cancer Screening
- Cardiograph
- Childbirth Classes (Lamaze)
- Clinical Trials
- Cold Sore Remedies
- Compression Hose/Stockings
- Contact Lens Supplies
- Cold/hot packs for injuries
- Colonoscopy
- Condoms
- Counseling
- CPAP Devices
- Crutches
- CT Scan
- Decongestants
- Denture Adhesives
- Diabetic Supplies
- Diagnostic Testing
- Dialysis
- Drug Addiction Treatment
- Durable Medical Equipment
- Ear Wax Removal Treatments
- Echocardiogram and EKG
- Digestive Aids
- Eczema Treatments
- Elastic Bandages
- Endoscopy
- Erectile Dysfunction Treatment
- Feminine Anti-Fungal Treatments
- Feminine Hygiene Products
- Fever Reducing Medications
- First Aid Creams & Kits
- Fluoroscopy
- Gastric Bypass Surgery
- Genetic Testing
- Glucosamine & Chondroitin
- Glucose Monitoring Equipment
- Headache Medications
- Heart Rate Monitors
- Hearing Aids and Batteries
- Hearing Exams
- Heating Pads
- Hemorrhoidal Preparations
- Immunizations
- Infertility/In-Vitro Treatments
- Incontinence supplies
- Insulin
- Lactation Consultant
- Lasik/Laser and Vision Correction
- Laboratory Fees
- Laxatives
- Lip Products, Medicated
- Mastectomy related bra
- Medic Alert Bracelet or Necklace
- Medical Records Charges
- Menstrual Pain Relievers
- Menstrual Products and Supplies
- Metabolism Tests
- Midwife Expenses
- Motion Sickness Medications
- MRI
- Neti Pot
- Nasal strips or sprays
- Nicotine gum, lozenges or patches for smoking cessation purposes
- Office Visits
- OTC Cough, Flu & Headache Medicine
- Ovulation Monitor
- Oxygen Equipment
- PET Scan
- Physical /Occupational Therapy
- Pedialyte/Rehydration solutions
- Pregnancy test kits
- Prescription Drugs
- Respiratory Treatments
- Sleep Aids and Sedatives
- Smoking Cessation Programs
- Speech Therapy
- Stomach Remedies
- Sunscreen (SPF 30 or higher)
- Support Braces/Splints/Casts
- Syringes
- Temporary Cord Blood Storage
- Temporary Egg and Sperm Storage (IVF)
- Thermometers
- Throat Lozenges
- Transplants (including organ donor)
- Transportation Expenses (essential to medical care)
- Treatment for Handicapped
- Tuition Fee at Special School for Disabled Child
- Ultrasound
- Urine/Stool Analyses
- Vaccinations/Immunizations
- Vasectomy
- Visine and other Eye Drops
- Walkers
- Wart Removal
- Well Baby Care
- Wheelchair
- X-rays
- Yeast Infection Medication

Qualified Dental and Vision Items

- Artificial Teeth
- Contact Lenses
- Crowns/Bridges
- Dental Implants
- Dental Sealants
- Dentures
- Exams/Teeth Cleaning/X Rays
- Extractions
- Eye Exam
- Fillings
- Occlusal Guards
- Oral Surgery
- Orthodontia
- Prescription Glasses and Sunglasses
- Reading Glasses

Other items that may be covered when accompanied by a medical practitioner's note or prescription

- Capital Expenses
- Cosmetic Surgery (covered only when treating a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease)
- Dietary or herbal medicines to treat a specific medical condition
- Equipment, supplies and materials related to physical/mental handicaps
- Fiber supplements to treat a specific medical condition
- Gym or Health Club monthly premium
- Hormone Replacement Therapy
- Humidifier
- Massage Therapy
- Medicated shampoos and soaps, unless prescribed by a medical practitioner for a specific scalp/skin infection
- Nutritionist
- Orthopedic shoes, Arch Supports, and inserts
- Pills for persons who are lactose intolerant
- Prenatal vitamins
- Probiotics
- Supplements treating a medical condition
- Toothpaste (Rx only)
- Varicose Vein Treatment
- WaterPik/Electric Flosser
- Weight loss drugs to treat a specific disease
- Wigs (hair loss due to disease)

Non eligible items for reimbursement

- Baby Formula
- Breast implants (cosmetic)
- Burial Expenses
- Concierge, Boutique or Practice Fees
- Cosmetic Surgery
- Cosmetics
- CPR Classes
- Dehumidifier
- Dental bleaching or any other teeth whitening
- Diet Foods
- Dietary supplements
- Discount Plan Expenses
- Ear Piercing
- Educational Classes
- Electrolysis and other Hair Removal
- Exercise Equipment for General Health
- Facial Creams and Cleansers
- Feminine Hygiene Products
- Finance Charges
- Health Insurance Premiums
- Home Drug Testing Kits
- Hot Tubs/Jacuzzis
- Household Help
- Items paid or payable by insurance
- Late Fees
- Maternity Clothes
- Mattresses
- Missed Appointment Fees
- Moisturizers
- Newborn Care Classes
- Nursing Pillows
- Nursing Home
- Personal hygiene products
- Prepayments for Services
- Propecia and Rogaine for cosmetic hair growth
- Premiums for group health coverage
- Special foods
- Sports Drinks
- Suntan lotion
- Tanning Salon
- Teeth whitening
- Toiletries
- Toothpaste
- Toothbrushes (electric or otherwise)
- Veneers
- Vision Discount Program Cost
- Warranties for glasses or other medical devices