



HSA Quick Reference

The lists below are intended to serve as a quick reference tool to help determine whether or not an expense may be eligible for HSA reimbursement. This information should not replace that of a professional tax advisor. See IRS Publication 502 (www.irs.gov) for a complete and up-to-date listing of qualified medical expenses.

What Medical Expenses Are Includible?

Abortion
Acupuncture
Alcoholism Treatment
Ambulance
Anesthetists
Annual Physical Examinations
Artificial Limbs
Artificial Teeth
Autoette (when used for relief from sickness or disability)
Bandages
Body Scan
Breast Reconstruction Surgery
Birth Control Pills
Braille Books and Magazines
Braces
Capital Expenses
Car
Cardiographs
Chiropractor
Christian Science Practitioner
Contact Lenses
Contraceptive Devices
Crutches
Dental Treatment
Dental X-Rays
Dentures
Diagnostic Devices
Disabled Dependent Care Expenses
Drug Addiction Therapy
Drugs (Prescriptions)
Eyeglasses
Eye Surgery
Fertility Enhancement

Founder's Fee
Fluoridation Unit
Guide Dog or Service Animal
Gynecologist
Health Institute
Health Maintenance Organization (HMO)
Healing Services
Hearing Aid and Batteries
Home Care
Home Improvements
Hospital Services
Hydrotherapy
Insulin Treatments
Insurance Premiums
Intellectually and Developmentally Disabled, Special Home for
Laboratory Fees
Lead-Based Paint Removal
Learning Disability
Legal Fees (to authorize treatment for a mental illness)
Lifetime Care—Advance Payments
Lodging (away from home for outpatient care)
Long-Term Care
Meals (In-Patient)
Medical Conferences
Medical Information Plan
Medical Services
Medicines (Prescriptions)
Nursing Home
Nursing Services
Obstetrician
Operations
Optometrist
Ophthalmologist
Optician

Oral Surgery
Organ Transplant (including donor's expense)
Orthopedic Shoes
Orthopedist
Osteopath
Oxygen and Oxygen Equipment
Operations
Optometrist
Organ Donors
Osteopath
Oxygen
Physical Examination
Pregnancy Test Kit
Prosthesis
Psychiatric Care
Psychoanalysis
Psychologist
Special Education
Sterilization
Stop-Smoking Programs
Surgery
Telephone
Television
Therapy
Transplants
Transportation
Tuition
Vasectomy
Vision Correction Surgery
Weight-Loss Program
Wheelchair
Wig
X-ray

What Expenses Are Not Includible?

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