



HEALTH SAVINGS ACCOUNT (HSA)

EXPENSES ELIGIBLE FOR TAX-FREE WITHDRAWALS

Qualified Medical Expenses may include, but are not limited to:

- Acupuncture
- Alcohol and drug rehabilitation
- Ambulance
- Anesthetist
- Artificial limbs and teeth
- Birth control pills
- Certain corrective surgery
- Chiropractor
- Christian Science practitioner fees
- Contact Lenses, Saline Solutions, and Enzymes
- Co-Payments
- Crutches
- Deductible Expenses
- Dental Fees
- Dentures
- Diagnostic Fees
- Drug and Medical Supplies (needles, syringes, etc.)
- Eye exam
- Eye surgery (cataracts, LASIK, etc.)
- Eyeglasses, prescription
- Gynecologist
- Hearing aids and batteries
- Hospital and skilled nursing facility
- Hospital Fees
- Immunizations
- Insulin
- Laboratory fees
- Laser Eye Surgery
- Lip-reading lessons
- Medical Examinations
- Mental Illness
- Midwife
- Nursing care
- Obstetric Care
- Optometrist
- Oral Surgery
- Orthodontic fees*
- Orthopedic devices
- Osteopath
- Outpatient care
- Over-the-counter medications
- Oxygen
- Pediatrician
- Physical therapy provided by licensed therapist
- Physicals
- Physician fees
- Podiatrist
- Practical nurse
- Prenatal fees*
- Prescription drugs (see over-the-counter medicines below)
- Psychiatric care
- Psychologist fees
- Rental or purchase of medical equipment
- Smoking cessation aids and programs
- Supportive or corrective devices
- Surgery fees
- Transportation expenses related to medical care based on IRS standard mileage rate
- Vaccinations
- Weight loss program for obesity*
- Well child care
- Wheelchair
- X-rays

**Reimbursements may conform to monthly payment plans.*





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Qualified Over-the-counter Expenses may include, but are not limited to:

- Acid Reducers
- Acne Medications
- Allergy Medications
- Antacid Gum, Liquid or Tablets
- Anti-Diarrhea Medications
- Antiseptic wash or ointment (i.e. Bactine)
- Arthritis Pain Reliever
- Asthma Medications
- Band-aids/Bandages
- Blister and Bunion Treatment
- Blood Pressure Monitor
- Bronchial Asthma Inhalers
- Bronchodilator/Expectorant Tablets
- Bug Bite Medication
- Calamine Lotion
- Carpal Tunnel Wrist Supports
- Cholesterol Tests
- Cold, Flu and Allergy Medications
- Cold Sore and Fever Blister Medications
- Cold/Hot Packs for Injuries
- Colorectal Cancer Screening Tests
- Condoms
- Contact Lens Cleaning Solution
- Corn and Callus Removal Medications
- Cough Drops and Syrup
- Dental pain (i.e. oragel)
- Denture Adhesives
- Diabetic test strips, lancets, and supplies
- Diaper Rash Ointments
- Ear Care (drops, wax removal, etc.)
- Eczema Cream
- Flu Medications
- First Aid Kits Gas Prevent Food Enzyme
- Gas Relief Drops for Infants and Children
- Glucose Meters
- Hemorrhoid Medication
- Home Drug Tests
- Homeopathic Medications
- Hydrogen Peroxide
- Incontinence Supplies
- Ipecac Syrup
- Itch Relief
- Laxatives
- Lice Control
- Liquid Adhesive for Small Cuts
- Medicated Chest Rub
- Menstrual Cycle Products for Pain and Cramp Relief
- Motion Sickness Pills
- Muscle or Joint Pain Products
- Nasal Decongestant Spray, Drops, or inhaler
- Nasal Strips
- Nicotine Gum, Lozenges or Patches for Smoking cessation
- Ovulation Indicators
- Pain Relievers
- Pedialyte for Pediatric Dehydration
- Pinworm Treatment
- Pregnancy Test Kits
- Prilosec
- Reading Glasses
- Rubbing Alcohol
- Sinus Medications
- Skin Care
- Sleeping Aids
- Special Ointment or Cream for Sunburn
- Spermicidal Foam
- Stomach Upset Medications
- Thermometers (ear or mouth)
- Throat Lozenges and Pain Relievers
- Vapor patch cough suppressant
- Visine and other such eye products
- Wart remover treatments





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Dual Purpose Expenses – must be prescribed by a licensed medical practitioner in treatment of a specific medical condition:

- Acne treatment (Retin A) – in treatment of a specific medical condition, such as acne vulgaris
- Adhesive or Elastic Bandages
- Dietary and/or herbal supplements
- Fiber supplements in limited circumstances
- Foot Spa
- Glucosamine/Chondroitin for arthritis or other medical condition
- Herbs
- Hormone therapy for menopause symptom treatments, such as hot flashes, night sweats, etc.
- Lactose intolerance treatments
- Massage therapy for Medical purposes
- Minerals
- Orthopedic shoes and inserts (for orthopedic shoes, reimbursement only for additional cost over non-orthopedic shoes)
- Prenatal vitamins
- St John's Wort for depression
- Sunscreen
- Vitamins
- Weight-Loss drugs in treatment of a specific disease (including obesity)

Insurance Premiums and Expenses for the following types of coverage:

- COBRA coverage
- A qualified long-term care insurance contract
- Any health plan maintained while the individual is receiving unemployment compensation under federal or state law
- For those age 65 or over (whether or not they are entitled to Medicare), any deductible health insurance (e.g., retiree medical coverage) other than a Medicare supplement policy.

