

Using Your HSA: What's Covered?

Health Savings Accounts are tax-advantaged, so the IRS defines the types of expenses that you can pay for with these accounts. Generally, qualified expenses include doctor visits, medications, medical equipment, and dental and vision care for you, your spouse and any dependents. This guide does not cover all eligible expenses. For a complete and comprehensive guide, visit the IRS website today at <https://www.irs.gov/>

IRS-Qualified Medical Expenses

- Abortion
- Acupuncture
- Ambulance Service
- Artificial Limbs
- Artificial Teeth*
- Birth Control
- Body Scans
- Braille Books & Magazines
- Breast Pumps & Lactation Supplies/Expenses
- Breast Reconstructive Surgery
- Contact Lenses & Solutions*
- Chiropractor
- COVID-19 Diagnostic Testing & Treatment
- Crutches
- Dental Exams*
- Dental Extractions & Fillings*
- Dental X-Rays*
- Diabetic Supplies
- Diagnostic Devices (ex. Blood sugar test kit)
- Doctors Office Visits & Co-Pays
- Drug Prescriptions
- Eye Exams*
- Eye Glasses & Reading Glasses*
- Eye & Vision Corrective Surgery*
- Feminine Hygiene Products
- Fertility Enhancements
- Flu Shots
- Guide Dogs & Service Animals
- Hearing Aids & Batteries
- Home Care
- Hospital Services & Meals
- Infertility Treatment
- Inpatient Treatment at a therapeutic center for alcoholism or drug addiction
- Insulin
- Laboratory Fees
- Lead-Based Paint Removal
- Mastectomy
- Mastectomy Related Bras
- Medical Alert Bracelet
- Medical Equipment & Repairs
- Midwife
- Nursing Home
- Nursing Services
- OB/GYN Visits
- Orthodontics*
- Oxygen
- Over-the-counter medicines and drugs (see more below)
- Personal Protective Equipment (PPE)
- Physical Therapy
- Pregnancy Test Kits
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Special Vehicle Controls (for a disability)
- Special Education (when doctor recommended)
- Speech Therapy
- Stop-Smoking Programs
- Sterilization
- Surgery
- Teeth Cleanings*
- Transplants
- Transportation, parking and related travel expenses (essential to receive medical care; subject to IRS limits)
- Ultrasounds
- Vaccinations
- Vasectomy
- Walkers & Canes
- Wheelchairs
- Wigs
- X-Rays

Covered Over-the-Counter Medications

- Acne Medication
- Aids for Indigestion
- Allergy & Sinus Medicine
- Antacids
- Anti-Diarrheal Medicine
- Baby Rash Ointment & Creams
- Cold & Flu Medicine
- Eye Drops
- Feminine antifungal or anti-itch products
- Hemorrhoid Treatment
- Laxatives or Stool Softeners
- Lice Treatment
- Motion Sickness Medicines
- Nasal Sprays or Drops
- Ointments (for cuts, burns or rashes)
- Pain Relievers (ex. Aspirin or Ibuprofen)
- Sleep Aids
- Stomach Remedies

Services That May Be Eligible Based On Medical Necessity

- Weight-loss program only if it is a treatment for a specific disease diagnosed by a physician (ex. obesity, hypertension, heart disease)
- Compression hosiery/socks, anti-embolism socks or hose
- Massage treatment for specific ailment or diagnosis
- CPR classes for adult or child
- Improvement or special equipment added to a home or other capital expenditures for a physically handicapped person

Ineligible Expenses

- Aromatherapy
- Baby Bottles & Cups
- Baby Oil
- Baby Wipes
- Breast Enhancement
- Cosmetics & Skin Care
- Cotton Swabs
- Dental Floss
- Deodorants
- Hair Re-Growth Supplies and/or Services
- Health Club Membership Dues
- Humidifier
- Lotion
- Low-Calorie foods
- Mouthwash
- Petroleum Jelly
- Shampoo & Conditioner
- Spa Salts

Preventative Care

An HDHP may provide preventive care benefits without a deductible or with a deductible less than the minimum annual deductible. Preventive care includes, but isn't limited to, the following:

- Periodic health evaluations, including tests and diagnostic procedures ordered in connection with routine examinations, such as annual physicals
- Routine prenatal and well-child care
- Child and adult immunizations
- Tobacco cessation programs
- Obesity weight-loss programs
- Screening services. This includes screening services for the following:
 - Cancer
 - Heart and vascular diseases
 - Infectious diseases
 - Mental health conditions
 - Substance abuse
 - Metabolic, nutritional, and endocrine conditions
 - Musculoskeletal disorders
 - Obstetric and gynecological conditions
 - Pediatric conditions
 - Vision and hearing disorders