

Use these three lists as a guide to help you determine whether a medical expense is qualified or not for an HSA distribution. Your particular factual situation may impact the answer. You ultimately decide whether an expense is qualified or not. Please consult with your tax or legal counsel. We do not provide tax or legal advice.

The following items are qualified medical expenses and may be paid for using your HSA:

- Ambulance
- Annual Physical
- Artificial Limb
- Artificial Teeth
- Nursing Home (for medical care)
- Thermometers
- Abortion
- Acupuncture
- Bandages
- Birth Control Pills
- Blood Pressure Monitor
- Blood Sugar Test Kit
- Blood Tests
- Body Scan
- Body Scan
- Braille Books
- Breast Pump/Supplies
- Breast Reconstruction
- Christian Science (fees to practitioners for care)
- Cold/Hot Pack for medical care
- Condoms
- Contact Lenses and supplies
- Contraceptives
- Crutches
- Dental Treatment
- Dentures and cleaners
- Dermatologist
- Diabetic Supplies
- Diagnostic Devices
- Doctor's Fees not covered by insurance
- Drug Addiction (inpatient treatment)
- Drugs (with prescription)
- Eye Exam
- Eye Surgery
- (including laser eye surgery)
- Eyeglasses
- Fertility Enhancement
- First Aid Supplies
- Flu Shot
- Guide Dog (incl. maintenance costs - food, vets, etc....)
- Gynecologist
- Hearing Aids (incl. batteries and repair)
- Homeopathic Care
- Immunizations
- Laboratory Fees
- Lactation Expenses (see breast pump)
- Medical Alert Bracelet
- Operations (non cosmetic)
- Optometrist
- Orthopedist
- Orthotic Inserts
- Osteopath
- Out-of-Network
- Oxygen for medical condition
- Physical Examination
- Pregnancy Test Kit
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Splints
- Sterilization
- Surgery (non-cosmetic)
- Therapy.
- Vasectomy
- Vision Surgery
- Wheelchair
- X-Ray

The following items are NOT qualified medical expenses

- Baby Sitting
- Bottled Water
- Controlled Substances
- Cosmetic Surgery
- Cosmetics
- CPR Class
- Dancing Lessons
- Dental Floss
- Diaper Service
- Diet Foods
- Electrolysis Hair Rem.
- Exercise Equip.
- Facial Tissues
- Finance Charge
- Funeral Expenses
- Funeral Expenses
- Health Club Dues
- Household Help
- Illegal Treatments
- Marijuana
- Maternity Clothes
- Medigap Premiums
- Personal Use Items
- Swimming Lessons
- Teeth Whitening
- Veterinary Fees

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HSA Resources, LLC, 1010 West St. Germain, Suite 150, St. Cloud, MN 56302.

Items that may be considered qualified medical expenses or may be subject further limitations

- Acne Treatment Prescription required if medicine. Doctor visit covered.
- Airfare See Transportation in IRS Pub 502.
- Alcoholism Inpatient treatment for addiction. Transportation to AA meetings.
- Allergy Medicines Prescription required.
- Allergy Products Medical need. Excess cost over normal product only.
- Alternative Medicine Must be treating a specific medical condition.
- Antacids Must get prescription.
- Aspirin Must get prescription.
- Asthma Medicines Must get prescription.
- Blood Storage Temporary storage for known procedure likely applies.
- Car - Modifications The extra cost to make car accessible if medically necessary.
- Carpal Tunnel Brace Wrist brace.
- COBRA Premiums See IRS Pub 969 for limiting rules.
- Cold Medicines Must get prescription.
- Counseling Covered for medical purposes: psychological, etc.
- Ergonomic Chair Must be doctor recommended. Only increased cost allowed.
- Health Institute If prescribed by a doctor with statement of necessity.
- Homeopathic Medicine If used to treat specific illness.
- Humidifier If used to treat specific illness. Doctor Rec.
- Imported Medicines Must be legally imported.
- Insurance Premiums See IRS Pub 969.
- Legal Fees If necessary to authorize treatment for mental illness. Limited.
- Lodging Many rules and limitations apply - see IRS Pub 502.
- Long-term Care Ins. Dollar limits apply (see IRS Pub 969 for details)
- Mattress Not likely. If medically necessary and only cost difference - see capital.
- Meals In hospital. Very limited.
- Medical Conference If conference concerns chronic illness. Limited.
- Medical Information Plan Plan to keep medical information available.
- Medicare Premiums If over 65 - see IRS Pub 969 for details.
- Medicines If prescribed.
- Nonprescription Drugs Must get prescription.
- Nursing Services Medical services only - see IRS Pub 502 for details.
- Nutritional Supp. No, unless practitioner recommended for specific condition.
- Orthopedic Shoes Medically necessary and only extra cost can be paid from HSA.
- Sleep Aids Prescription required.
- Smoking Cessation Program Classes. Nicotine gum or patches require prescription.
- Special Home Intellectually and developmentally disabled if necessary.
- Sunglasses Prescription glasses only.
- Telephone If necessary for hearing disability.
- Television If necessary, pay for the part that displays the audio (subtitles)
- Transplants See IRS Pub 502 for details.
- Transportation See IRS Pub 502 for details.
- Trips See IRS Pub 502 for details.
- Weight-Loss Program See IRS Pub 502 for details.
- Wig If physician advised after disease caused hair loss.