
Eligible Health Savings Account Expense Examples

There are hundreds of eligible expenses for your HSA funds, including prescriptions, some over-the-counter items, health insurance deductibles, and coinsurance. HSA funds may even be used for eligible expenses for your spouse or tax dependents.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Automobile modifications for a physically handicapped person
- Birth control pills
- Blood pressure monitoring device
- Braille books & magazines (above the cost of regular printed material)
- Chiropractic care
- Christian Science practitioner
- COBRA premiums
- Contact lenses & related materials
- Crutches

- Dental treatment
- Dentures
- Diagnostic services
- Drug addiction treatment
- Eye examination
- Eye glasses & related materials
- Fertility treatment
- Flu shot
- Guide dog or other animal aide
- Hearing aids
- Hospital services
- Immunization
- Insulin
- Laboratory fees
- Laser eye surgery
- Long-term care premiums or expenses (post tax)

- Medical testing device
- Nursing services
- Obstetrical expenses
- Organ transplant
- Orthodontia (not for cosmetic reasons)
- Oxygen
- Physical exam
- Physical therapy
- Prescription drugs
- Psychiatric care
- Retiree medical insurance premiums
- Smoking cessation program
- Surgery
- Weight loss program necessary to treat obesity
- Wheelchair

Use your Health Savings Account for hundreds of qualified expenses.



Ineligible HSA Expense Examples

These items are never eligible for tax-free purchase with HSA funds.

- Cosmetic surgery
 - Concierge service fees (billed for future services; no treatment actually provided)
 - Exercise equipment
 - Fitness programs
 - Funeral expenses
 - Hair transplants
 - Household help
 - Illegal operations and treatments
 - Maternity clothes
 - Most insurance premiums (*COBRA, long term care and retiree medical premiums are allowed*)
 - Teeth whitening
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Eligible Over-the-Counter HSA Expense Examples

Your HSA can also be used for some over-the-counter (OTC) items.

Eligible without a Prescription – Insulin, testing, and other non-medicinal health items are available without a prescription, letter of medical necessity, or doctor’s directive.

Examples include:

- Bandages
- Braces & supports
- Catheters
- Contact lens supplies & solutions
- Denture adhesives
- Diagnostic tests & monitors
- Family planning items
- First aid supplies
- Insulin & diabetic supplies
- Ostomy products
- Reading glasses
- Sunscreen & sun block (SPF 15+, broad spectrum)
- Wheelchairs, walkers, canes

Dual Purpose Items – Items that can be used for a medical purpose or for general health and well-being are considered “dual purpose” and are eligible only with a prescription, doctor’s directive or letter of medical necessity. Examples include:

- Dietary and weight loss supplements
- Orthopedic shoes and inserts
- Snoring cessation aids
- Vitamins and herbal supplements

Eligible with a Prescription* – OTC items that contain a drug or medication require a prescription in order to be reimbursed.

Examples include:

- Acid controllers
- Allergy & sinus medicine
- Antibiotics
- Anti-diarrheals
- Anti-gas products
- Anti-itch & insect bite
- Anti-parasitic treatments
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold & flu treatments
- Digestive aids
- Feminine anti-fungal/anti-itch
- Hemorrhoidal preps
- Laxatives
- Motion sickness
- Pain relievers
- Respiratory treatments
- Sleep aids & sedatives
- Stomach remedies

Expenses that are NOT Eligible – OTC items merely beneficial to general health or for cosmetic reasons are not eligible.

Examples include:

- Cosmetics
- Deodorant
- Exercise equipment
- Fitness programs
- Moisturizers and wrinkle creams
- Teeth whitening services & products
- Toothpaste & mouth wash

*A “prescription” means a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state.
