

## Health Savings Account Sample Eligible Expenses

<u>Eligible Expenses</u>			<u>Ineligible Expenses</u>
Acupuncture	Liquid adhesive for small cuts	Transportation expenses primarily for medical care	"Concierge" annual fee
Alcoholism / Drug treatment	Mastectomy related bras	Treatment for substance abuse	Cosmetic procedures
Ambulance charges	Medical alert bracelet	Vaccines	Court ordered DUI class
Arch supports	Medical records charges	Walkers	CPR class
Arthritis gloves	Midwife	Wheelchair & repairs	Dental floss
Bandages / Band-Aids	Mileage	X-rays	Deodorant
Bariatric surgery	Motion sickness wristband		Diet & weight loss foods
Birthing classes	Occlusal guards	<b><u>Dual Purpose Expenses</u></b> <b>Requires a doctor's note or Rx w/ a diagnosis stated</b>	Electrolysis
Blood pressure monitors	Orthodontia/Invisalign	Air purifier	Eyeglasses/contacts warranty
Blood sugar test kits/strips	Orthopedic shoe insert	Dietary supplements	Face creams & moisturizers
Body scans (MRIs)	Ostomy, colostomy supplies	Fitness tracker	Hearing aid warranty
Brace for knees, wrists, back	Ovulation monitor	Health club dues	Imported drugs
Breast pumps and supplies	Physical therapy	Humidifier	Insect repellent
Chiropractic fees	Prescriptions	Hypnosis	Late fees
Compression hosiery	Pregnancy test kits	Petroleum jelly	Marital counseling
Contact lenses & solutions	Psychiatric care	Massage therapy	Maternity clothes
Contraceptives	Reading glasses	Vitamins for medical condition	Mattresses
Co-pays / Co-insurance	Rehydration solution (Pedialyte for children)	Waterpik	Medical marijuana
Costs for physical or mental illness confinement	Rubbing alcohol	Weight loss programs	Missed appointment fee
CPAP devices	Saline solution	<b><u>Over the Counter Medicines</u></b> <b>Examples below, all require a valid prescription.</b>	Mouthwash
Crutches / cane	Seeing eye dog & expenses	Acne medicine	Non-prescription sunglasses
Deductible expenses	Shipping & handling for eligible medical expenses	Antacids	Prepayments
Dental implants	Smoking cessation programs	Antibiotic ointments	Sunglass clips
Dental treatment	Special communication equipment for the deaf	Anti-itch creams	Teeth whitening
Dentures	Speech therapy	Allergy medicines	Toothbrushes & toothpaste
Diabetic supplies	Sterilization procedures	Cold medicines	Vitamins for general health
Durable medical equipment	Sunscreen	Diaper rash cream	<b><u>Eligible Premiums</u></b>
Eyeglasses & eye exam	Taxes on medical services & products	Eye drops	Health insurance premium while receiving federal or state unemployment
First aid kits	Telemedicine & online medical consultation	Laxatives	COBRA or state continuation premiums
Hearing aids & batteries	Telephone for hearing impaired	Lice treatment	Qualified long term care insurance (as indexed by calendar year and age)
Incontinence supplies	TENS machine	Motion sickness medicine	Medicare & retiree premiums (once HSA owner & insured if other than owner = age 65+; Medicare supplement plans not eligible)
Infertility treatment/IVF	Thermometer	Pain relievers	
Insulin supplies		Smoking cessation products	
Laboratory fees		Wart remover treatments	
Laser eye surgery			

### Using Your HSA

- ✓ You can use the money in the account to pay for any "qualified medical expense" as permitted under federal tax law.
- ✓ In order to be considered an eligible expense, the date of service must be after the effective date of your high deductible health plan **and** after your HSA has been established (opened and funded). If your HDHP is effective mid-month, dates of service must be the first of the following month and forward in order to be considered eligible.
- ✓ You can use the money in the account to pay for medical expenses for yourself, your spouse or your dependent children.
- ✓ You may use your HSA funds for your "adult child" if they could qualify as your tax dependent (other than the income limitation).
- ✓ You can pay for expenses of your spouse and dependent children even if they are not covered by your health plan.
- ✓ Should you use your HSA for ineligible expenses, you must report these purchases on your tax return and pay taxes plus penalty. If you are 65 or older, you must only pay tax.
- ✓ You may withdraw funds from your HSA tax-free for eligible expenses even after you are no longer HSA-eligible.
- ✓ You may pay for your eligible expense out of your pocket today, then reimburse yourself from your HSA later. You may reimburse yourself at any time in the future. This is known as the "shoebox" rule.