

HSA Qualified Medical Expense List

Health Savings Accounts are health care financing programs that enable insured to be reimbursed for qualified medical care expenses. Qualified expenses are defined under Section 213(d) of the IRS Code. Medical care expense is defined as amounts paid for the diagnosis, cure, treatment or prevention of disease, and for treatments affecting any part or function of the body. Medical care expenses must be related primarily to alleviate or prevent a physical or mental defect or illness. **NOTE:** Depending on the plan chosen, these services may not be covered under your health benefit plan. Please refer to your health benefit plan for all benefits, limitations and exclusions. Below are **examples** of both qualified and non-qualified medical expenses. For complete information, refer to IRS Publication 502, "Medical and Dental Expenses", Catalog Number 15002Q. The publication is available at the IRS web site, www.irs.gov or by calling 800-TAX-FORM (800-829-3676).

Examples of Qualified Medical Expenses

*Abortion	*Drug addiction treatment	*Organ Transplant (including donor's expenses)
*Acupuncture	*Eyeglasses	*Osteopath
*Alcoholism treatment	*Fertility enhancement	*Oxygen/equipment
*Artificial limbs or prosthesis	*Guide dog/assistance animal	*Prescription Meds
*Artificial teeth	*Hearing aids/batteries	*Psychiatric care
*Bandages	*Home Care	*Psychologist
*Birth Control Pills	*Home Improvements to accommodate disabled	*Special Education
*Braces	*Laser eye surgery	*Sterilization
*Breast Reconstruction Surgery	*Lead paint removal	*Stop-smoking program (doctor prescribed)
*Car modifications-	*Lodging for prescribed outpatient care	*Phone/TV equipment for hearing impaired
*Chiropractor	*Long-term care	*Transportation for essential medical care
*Christian Science Practitioner	*Long-term care services	*Vasectomy
*Contact lenses/ premiums	*Nursing home	*Weight loss programs to treat an existing disease
Cleaning solutions	*Nursing services including board/meals	*Wheelchair
*Crutches	*Optometrist	
*Dental treatment		
*Dentures		
*Diagnostic devices (Blood sugar kit)		

Examples of Non-Qualified Medical Expenses

*Athletic or health club membership	*Automobile insurance premium
*Babysitting/childcare for healthy baby	*Bottled water
*Cosmetic surgery/procedures for deformity	*Cosmetics, hygiene products
*Diaper service	*Domestic help
*Electrolysis or hair removal	*Funeral, cremation or burial expenses
*Hair transplant	*Illegal operations/treatment
*Maternity clothes	*Nutritional supplements
*Premiums for life insurance, income protections, disability, loss of limbs, sight or similar benefits	

This list contains examples and is not intended to be all-inclusive.