

HSA Sample Healthcare Expenses

The following is a **partial list of allowable and disallowed expenses** for a Health Savings Account (HSA), according to the Internal Revenue Service (IRS). The IRS could allow or disallow these or other items depending on facts or circumstances. For further guidance, refer to IRS Publication 969. This publication is available at your public library, an IRS office, or www.irs.gov.

Prescription Drugs:

- **Allowable Expenses**
 - Prescription drugs or insulin
 - Birth control drugs (prescribed)
- **Disallowed**
 - Medicines and drugs from other countries

Medical Equipment:

- **Allowable Expenses**
 - Wheelchair
 - Crutches
 - Artificial limbs
 - Wigs (where prescribed by a physician for mental health or for an individual who loses hair because of disease)
- **Disallowed**
 - Vacuum cleaner purchased by an individual with a dust allergy

Treatments and Therapies:

- **Allowable Expenses**
 - Treatment for alcoholism or drug dependency
 - Acupuncture to treat a medical condition
 - Physical therapy
 - Smoking cessation programs
- **Disallowed**
 - Any illegal treatments

Fees/Services:

- **Allowable Expenses**
 - Hospital services
 - Diagnostic services
 - Home care services
 - Laboratory fees (part of medical care)
 - Chiropractor fees
 - Medical services (physicians, surgeons, specialists, or other medical practitioners)
 - Hospitalization, surgical fees, X-rays, etc.
- **Disallowed**
 - Payments to domestic help, companion, baby-sitter, chauffeur, etc. who primarily renders services of a non-medical nature
 - Hair transplants

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Dental and Orthodontic Care:

- **Allowable Expenses**
 - Dental treatment fees (X-rays, braces, extractions, dentures, etc.)
 - Artificial teeth
- **Disallowed**
 - Teeth whitening

Vision Care:

- **Allowable Expenses**
 - Optometrist's fees
 - Eyeglasses
 - Contact lenses
 - Eye surgery
- **Disallowed**
 - Non prescription sunglasses
 - Lens replacement insurance

Hearing Care:

- **Allowable Expenses**
 - Hearing aids

Assistance for the Handicapped:

- **Allowable Expenses**
 - Guide dog or other animal (used by a visually impaired or hearing impaired person)
 - Braille books and magazines
 - Car equipment for a handicapped person's needs
 - Home equipment or improvements for a handicapped person's needs

Psychiatric Care:

- **Allowable Expenses**
 - Mental health institute treatment
- **Disallowed**
 - Expenses of divorce when a doctor or psychiatrist recommends divorce

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Miscellaneous Charges:

- **Allowable Expenses**

- Abortion
- Ambulance
- Bandages
- Breast reconstruction surgery (following a mastectomy for cancer)
- Disabled dependent care expenses
- Fertility enhancement
- Long-term care insurance
- Organ transplants
- Vasectomy
- X-rays

- **Disallowed**

- Weight loss program as prescribed by a physician to treat a specific disease
- Maternity clothes
- Diaper service
- Electrolysis or hair removal
- Funeral expenses
- Health coverage tax credit
- Health club dues
- Insurance premiums except those specifically allowed (see below)
- Nutritional supplements
- Personal use items
- Swimming lessons
- Veterinary fees
- Pajamas purchased to wear in hospital
- Cost of special foods taken as substitute for regular diet, when the special diet is not medically necessary or cost is not in excess of a normal diet

Insurance Premiums:

- **Allowable Expenses**

- Long-term care
- Health care while you receive unemployment benefits
- Health care continuation required under any federal law
- Insurance premiums (other than a Medicare supplemental policy) for individuals age 65 or older

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Allowed Over-the-Counter (OTC) Medications:

- **Allowable Expenses**

Antiseptics

Antiseptic wash or ointment
for cuts or scrapes
Benzocaine swabs
Boric acid powder
First aid wipes
Hydrogen peroxide
Iodine tincture
Rubbing alcohol
Sublimed sulfur powder

Asthma Medications

Bronchodilator/Expectorant tablets
Bronchial asthma inhalers

Cold, Flu, and Allergy Medications

Allergy medications
Cold relief syrup
Cold relief tablets
Cough drops
Cough syrup
Flu relief tablets or liquid
Medicated chest rub
Nasal decongestant inhaler
Nasal decongestant spray or drops
Nasal strips to improve congestion
Saline nose drops
Sinus and allergy homeopathic
nasal spray
Sinus medications
Vapor patch cough suppressant

Skin Care

Acne medications
Anti-itch lotion
Bunion and blister treatments

Cold sore and fever blister
medications
Corn and callus removal
medications
Diaper rash ointment
Eczema cream
Medicated bath products
Wart removal medications

Diabetes

Diabetic lancets
Diabetic supplies
Diabetic test strips
Glucose meters

Ear/Eye Care

Ear water-drying aid
Ear wax removal drops
Eye drops
Homeopathic earache tablets
Contact lens solutions

Stomach Care

Acid reducers
Antacid gum
Antacid liquid
Antacid tablets
Anti-diarrhea medications
Gas prevention food enzyme
dietary supplement
Gas relief drops for infants
and children
Ipecac syrup
Laxatives
Pinworm treatment
Prilosec®
Upset stomach medications

Health Aids

Adhesive or elastic bandages
Antifungal treatments
Denture adhesives
Diuretics and water pills
Hemorrhoid relief
Incontinence supplies
Lice control
Medicated bandages
Motion sickness tablets
Respiratory stimulant ammonia
Sleeping aids

Pain Relief

Arthritis pain reliever
Cold sore remedy
Itch relief
Orajel®
Pain relievers, aspirin and non-aspirin

Personal Test Kits

Blood pressure meter
Cholesterol tests
Colorectal cancer screening tests
Home drug tests
Ovulation indicators
Pregnancy tests
Thermometers
Home drug tests
Ovulation indicators

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- **Disallowed**

Aromatherapy	Deodorants	Petroleum jelly
Baby bottles and cups	Facial care	Shampoo and conditioner
Baby oil	Feminine care	Skin care products not previously mentioned
Baby wipes	Fragrances	Spa salts
Breast enhancement system	Hair regrowth	Tooth brushes
Cosmetics	Low carbohydrate foods	
Dental floss	Low-calorie foods	

- **Dual use – requires letter from your doctor**

Foot spa	Leg or arm braces	Special teeth cleaning system
Gloves and masks	Massagers	Sun tanning products
Herbs	Minerals	Vitamins
	Special supplements	



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For Arizona Residents: Insured by Humana Insurance Company, or Emphesys Insurance Company

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits.

Our health benefit plans have limitations and exclusions.

An HSA is not a health benefit plan.