

HSA Eligible Expenses

Acupuncture	Laser eye surgery
Alcoholism / Drug treatment	Liquid adhesive for small cuts
Ambulance charges	Mastectomy related bras
Arch supports	Medical alert bracelet
Arthritis gloves	Medical records charges
Bandages / Band-Aids	Midwife & lactation consultant
Bariatric surgery	Mileage
Birthing classes	Motion sickness wristband
Blood pressure monitors	Occlusal guards
Blood sugar test kits/strips	Orthodontia/Invisalign
Body scans (MRIs)	Orthopedic shoe insert
Brace for knees, wrists, back	Ostomy, colostomy supplies
Breast pumps and supplies	Ovulation monitor
Chiropractic fees	Oxygen & equipment
Cold/hot pack	Physical therapy
Compression hosiery	Prenatal vitamins
Contact lenses & solutions	Prescriptions
Contraceptives	Pregnancy test kits
Co-pays / Co-insurance	Psychiatric care
Costs for physical or mental illness confinement	Reading glasses
CPAP devices	Rehydration/Pedialyte
Crutches / cane	Rubbing alcohol
Deductible expenses	Saline solution
Dental implants	Seeing eye dog & expenses
Dental treatment	Shipping for eligible expenses
Dentures	Smoking cessation programs
Diabetic supplies	Special communication equipment for the deaf
Durable medical equipment	Speech therapy
Eyeglasses & eye exam	Sterilization procedures
Face masks (COVID)	Sunscreen
Fertility treatment/monitor/IVF	Taxes on medical services & products
First aid kits	Telemedicine
Hand sanitizers (COVID)	Telephone for hearing impaired
Hearing aids & batteries	TENS machine
Incontinence supplies	Thermometer
Insulin supplies	Transportation expenses
Laboratory fees	primarily for medical care

Treatment for substance abuse

Vaccines
Walkers
Wheelchair & repairs
X-rays
<u>Over the Counter Medicines</u>
Acne medicine
Antacids
Antibiotic ointments
Anti-itch creams
Allergy medicines
Cold medicines
Cold sore treatment
Diaper rash cream
Eye drops
Laxatives
Lice treatment
Menstrual care products
Motion sickness medicine
Pain relievers
Smoking cessation products
Wart remover treatments

HSA Dual Purpose Expenses Requires a doctor's note or Rx w/ a diagnosis stated

Air purifier
Alternative/naturopathic healers
Dietary supplements
Fitness tracker
Genetic testing
Health club dues
Hormone replacement therapy
Humidifier
Hypnosis
Petroleum jelly
Massage therapy
Vitamins for medical condition
Waterpik
Weight loss programs

HSA Ineligible Expenses

"Concierge" annual fee
Cosmetic procedures
Court ordered DUI class
CPR class
Dental floss
Deodorant
Diet & weight loss foods
Electrolysis
Eyeglasses/contacts warranty
Face creams & moisturizers
Hearing aid warranty
Imported drugs
Insect repellent
Late fees
Marital counseling
Maternity clothes
Mattresses
Medical marijuana
Missed appointment fee
Mouthwash
Non-prescription sunglasses
Prepayments
Sunglass clips
Teeth whitening
Toothbrushes & toothpaste
Vitamins for general health

HSA Eligible Premiums

Health insurance premium while receiving federal or state unemployment
COBRA or state continuation premiums
Qualified long term care insurance (as indexed by calendar year and age)
Medicare & retiree premiums (once HSA owner & insured if other than owner = age 65+; Medicare supplement plans not eligible)

Using Your HSA

- ✓ You can use the money in the account to pay, tax-free, for any "qualified medical expense" as permitted under federal tax law.
- ✓ To be considered eligible, the date of service must be after the effective date of your high deductible health plan (HDHP) **and** after your HSA has been established (opened & funded). If your HDHP is effective mid-month, dates of service must be the first of the following month and forward to be considered eligible.
- ✓ You can use the money in the account to pay for medical expenses for yourself, your spouse and/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.
- ✓ If 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.