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HSA Eligible Expenses

An HSA eligible expense is defined as an expense for certain healthcare services, equipment and medications as described in Section 213 (d) of the Internal Revenue Code. Below are two lists which may help determine whether an expense is eligible.

These lists are not comprehensive, are meant to serve as a quick reference and are provided to you with the understanding that HDHPexpert.com is not engaged in rendering tax advice.

If tax advice is required, you should seek the services of a qualified tax professional.

Eligible:

Acupuncture
Ambulance
Anesthetist
Arch supports
Artificial limbs
Birth Control Pills
Blood tests
Blood transfusions
Braces
Chiropractor
Childbirth/Delivery
Contact Lenses
Dental Treatment
Dental X-rays
Dentures
Dermatologist
Eyeglasses
Gum treatment
Gynecologist / Obstetrician
Hearing aids and batteries
Hospital bills
Hydrotherapy
Insulin treatment
Lab tests
Neurologist
Nursing
Operating room costs
Ophthalmologist
Optician
Optometrist
Oral surgery
Pediatrician
Physician
Postnatal treatments
Practical nurse for medical services
Prenatal care
Prescription medicines
Psychiatrist
Psychologist
Surgeon
Therapy equipment
Vaccines
Wheelchair
X-rays

Eligible Over-the-Counter Items:

Antacids
Allergy medications
Pain relievers
Cold medicine
Anti-diarrhea medicine
Cough drops and throat lozenges
Sinus medications and nasal sprays
Nicotine medications
Pedialyte
First aid creams
Calamine lotion
Stop-smoking programs
Wart removal medication
Antibiotic ointments
Suppositories and creams for hemorrhoids
Sleep Aids
Motion sickness pills

Ineligible:

Athletic Club membership
Cosmetic surgery and procedures
Cosmetics, hygiene products and similar items
Health programs offered by resort hotels, health clubs, and gyms
Non-prescription medication
Social activities
Special foods and beverages
Weight loss programs
Toiletries (including toothpaste)
Acne treatments
Lip balm
Suntan lotion
Vitamins (daily)
Fiber supplements
Dietary supplements
Herbs