

## KNOW YOUR HEALTH SAVINGS ACCOUNT ELIGIBLE AND INELIGIBLE EXPENSES

Maximize the value of your reimbursement account - Your Health Savings Account (HSA) can be used for a variety of out-of-pocket healthcare expenses that qualify under IRS Publication 502. The HSA can be used to reimburse you for medical and dental expenses incurred by you, your spouse, or your eligible dependents (children, siblings, parents and other tax dependents).

The following is a list of expenses currently eligible and not eligible by the Internal Revenue Service under IRS Publication 502. This list is not necessarily comprehensive, and may be subject to change based on regulations, IRS revenue rulings, and case law. It is solely based on the current interpretation of IRS Publication 502 and is not intended to be legal advice.

Eligible Expenses		
BABY/CHILD TO AGE 13	MEDICAL EQUIPMENT/SUPPLIES	MEDICATIONS
<ul style="list-style-type: none"> <li>✓ Lactation Consultant*</li> <li>✓ Lead-Based Paint Removal</li> <li>✓ Special Formula*</li> <li>✓ Tuition: Special School/Teacher for Disability or Learning Disability*</li> <li>✓ Well Baby /Well Child Care</li> </ul>	<ul style="list-style-type: none"> <li>✓ Air Purification Equipment*</li> <li>✓ Arches and Orthotic Inserts</li> <li>✓ Contraceptive Devices</li> <li>✓ Crutches, Walkers, Wheel Chairs</li> <li>✓ Exercise Equipment*</li> <li>✓ Hospital Beds*</li> <li>✓ Mattresses*</li> <li>✓ Medic Alert Bracelet or Necklace</li> <li>✓ Nebulizers</li> <li>✓ Orthopedic Shoes*</li> <li>✓ Oxygen*</li> <li>✓ Post-Mastectomy Clothing</li> <li>✓ Prosthetics</li> <li>✓ Syringes</li> <li>✓ Wigs*</li> </ul>	<ul style="list-style-type: none"> <li>✓ Insulin</li> <li>✓ Prescription Drugs</li> </ul>
DENTAL		OBSTETRICS
<ul style="list-style-type: none"> <li>✓ Dental X-Rays</li> <li>✓ Dentures and Bridges</li> <li>✓ Exams and Teeth Cleaning</li> <li>✓ Extractions and Fillings</li> <li>✓ Oral Surgery</li> <li>✓ Orthodontia</li> </ul>	<ul style="list-style-type: none"> <li>✓ Breast Pumps and Lactation Supplies</li> <li>✓ Doulas*</li> <li>✓ Lamaze Class</li> <li>✓ OB/GYN Exams</li> <li>✓ OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)</li> <li>✓ Pre- and Postnatal Treatments</li> </ul>	
VISION	MEDICAL PROCEDURES/SERVICES	PRACTITIONERS
<ul style="list-style-type: none"> <li>✓ Eye Exams</li> <li>✓ Eyeglasses and Contact Lenses</li> <li>✓ Laser Eye Surgeries</li> <li>✓ Prescription Sunglasses</li> <li>✓ Radial Keratotomy</li> </ul>	<ul style="list-style-type: none"> <li>✓ Acupuncture</li> <li>✓ Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)</li> <li>✓ Ambulance</li> <li>✓ Fertility Enhancement and Treatment</li> <li>✓ Hair Loss Treatment*</li> <li>✓ Hospital Services</li> <li>✓ Immunization</li> <li>✓ In Vitro Fertilization</li> <li>✓ Physical Examination (not employment-related)</li> <li>✓ Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)</li> <li>✓ Service Animals</li> <li>✓ Sterilization/Sterilization Reversal</li> <li>✓ Transplants (including organ donor)</li> <li>✓ Transportation*</li> </ul>	<ul style="list-style-type: none"> <li>✓ Allergist</li> <li>✓ Chiropractor</li> <li>✓ Christian Science Practitioner</li> <li>✓ Dermatologist</li> <li>✓ Homeopath</li> <li>✓ Naturopath*</li> <li>✓ Optometrist</li> <li>✓ Osteopath</li> <li>✓ Physician</li> <li>✓ Psychiatrist or Psychologist</li> </ul>
HEARING		THERAPY
<ul style="list-style-type: none"> <li>✓ Hearing Aids and Batteries</li> <li>✓ Hearing Exams</li> </ul>	<ul style="list-style-type: none"> <li>✓ Alcohol and Drug Addiction</li> <li>✓ Counseling (not marital or career)</li> <li>✓ Exercise Programs*</li> <li>✓ Hypnosis</li> <li>✓ Massage*</li> <li>✓ Occupational</li> <li>✓ Physical</li> <li>✓ Smoking Cessation Programs*</li> <li>✓ Speech</li> <li>✓ Weight Loss Programs*</li> </ul>	
LAB EXAMS/TESTS		
<ul style="list-style-type: none"> <li>✓ Blood Tests and Metabolism Tests</li> <li>✓ Body Scans</li> <li>✓ Cardiograms</li> <li>✓ Laboratory Fees</li> <li>✓ X-Rays</li> </ul>		

**\*Please Note:** This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a Letter of Medical Necessity from your healthcare provider to qualify for reimbursement.

**\*Please Note: Currently, the IRS does NOT allow the following expenses to be reimbursed under HSA plans, as they do not meet the criteria used to determine eligibility.**

INELIGIBLE EXPENSES		
✓ Contact Lens or Eyeglass Insurance	✓ Marriage or Career Counseling	✓ Personal Trainers
✓ Cosmetic Surgery/Procedures	✓ Swimming Lessons	✓ Sunscreen (SPF less than 30)
✓ Electrolysis		

**\*Please Note: This list is not meant to be all-inclusive**

**\*Please Note: Currently, the IRS does NOT allow the following expenses to be reimbursed under HSA plans unless they are prescribed by a physician for a specific ailment.**

INELIGIBLE OVER-THE-COUNTER MEDICINES AND DRUGS (unless prescribed in accordance with state law)		
✓ Acid controllers	✓ Cough, cold & flu	✓ Laxatives (non-fiber)
✓ Acne medications	✓ Denture pain relief	✓ Medicated nasal sprays, drops, & inhalers
✓ Allergy & sinus	✓ Digestive aids	✓ Medicated respiratory treatments & vapor products
✓ Antibiotic products	✓ Ear care	✓ Motion sickness
✓ Antifungal (Foot)	✓ Eye care	✓ Oral remedies or treatments
✓ Antiseptics & wound cleansers	✓ Feminine antifungal & anti-itch	✓ Pain relief (includes aspirin)
✓ Anti-diarrheals	✓ Fiber laxatives (bulk forming)	✓ Skin treatments
✓ Anti-gas	✓ First aid burn remedies	✓ Sleep aids & sedatives
✓ Anti-itch & insect bite	✓ Hemorrhoidal preps	✓ Smoking deterrents
✓ Baby rash ointments & creams	✓ Homeopathic remedies	✓ Stomach remedies
✓ Cold sore remedies	✓ Incontinence protection & treatment products	
✓ Contraceptives		

As of January 1, 2011, eligible over-the-counter (OTC) products that are medicines or drugs (e.g., acne treatments, allergy and cold medicines, antacids, etc.) will only be eligible for reimbursement from your HSA with a physician's prescription that includes his or her address and license number, as stated in [IRS Notice 2010-59](#). The only exception is insulin, which does not require a prescription.

Many OTC items that are not medicines or drugs remain eligible for purchase with HSA plans. You can use your benefits card for these items:

ELIGIBLE OVER-THE-COUNTER ITEMS		
✓ Baby Electrolytes and Dehydration Pedialyte, Enfalyte	✓ Elastics/Athletic Treatments ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts	✓ Home Health Care (limited segments) Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs
✓ Contraceptives, Unmedicated condoms	✓ Eye Care	✓ Incontinence Products Attends, Depend, GoodNites for juvenile incontinence, Prevail
✓ Denture Adhesives, Repair, and Cleansers	✓ Contact lens care	✓ Prenatal Vitamins Stuart Prenatal, Nature's Bounty Prenatal Vitamins
✓ PoliGrip, Benzodent, Plate Weld, Efferdent	✓ Family Planning	✓ Reading Glasses and Maintenance Accessories
✓ Diabetes Testing and Aids	✓ Pregnancy and ovulation kits	
✓ Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products	✓ First Aid Dressings and Supplies Band Aid, 3M Nexcare, non-sport tapes	
✓ Diagnostic Products	✓ Foot Care Treatment	
✓ Thermometers, blood pressure monitors, cholesterol testing	✓ Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles	
✓ Ear Care	✓ Glucosamine &/or Chondroitin	
✓ Unmedicated ear drops, syringes, ear wax removal	✓ Hearing Aid/Medical Batteries	

**Contact Customer Service: Monday – Friday 8: 30am-7:30pm EST**

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