



Know Your Health Savings Account Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Savings Account (HSA) dollars can be used for a variety of out-of-pocket health care expenses. The following is based on a list of eligible and ineligible expenses used by federal employees.

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription Drugs

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Doulas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

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 health care provider to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

Eligible Over-the-Counter Items

ALLERGY/SINUS

- Sinus medication
- Nasal spray

BABY

- Diaper rash cream
- Baby rash ointments & creams
- Baby Electrolytes and Dehydration
- Baby teething pain

COLD MEDICATION

- Cough medication & drops
- Medicated respiratory treatments & vapor products
- Unmedicated vapor products

DIGESTIVE AIDS

- Anti-diarrhea medication
- Anti-gas
- Laxatives (non-fiber)
- Fiber laxatives (bulk forming)
- Lactose intolerance tablets

EAR CARE

- Ear drops and wax removal kits
- Hearing aid batteries

EYE CARE

- Eye Drops
- Contact lens solution

FAMILY PLANNING

- Contraceptives
- Ovulation Kits

FEMININE HYGIENE

- Menstrual care products
- Maxi pads
- Tampons
- Yeast infection medication
- Feminine antifungal & anti-itch
- Urinary tract infection medication

FOOT CARE

- Corn and callus treatment
- Athletes foot medication
- Antifungal (Foot)
- Orthopedic supports

MEDICAL SUPPLIES

- Ace bandages
- Band aids
- Thermometers
- Hot and cold packs
- Athletic braces
- Sports Tape
- Diabetic Testing and Aids
- Diagnostic products
- Incontinence protection & treatment products
- Hemorrhoidal preps

ORAL REMEDIES

- Denture pain relief
- Denture adhesives & cleansers
- Toothache & teething pain relief products
- Cold sore remedies

PAIN RELIEF

- Pain relief (includes aspirin)

SKIN TREATMENT

- Acne medications
- First aid creams
- Anti-itch & insect bite cream
- Antiseptics & wound cleansers
- Burn remedies

SMOKING CESSATION

- Nicotine gum & patches

STOMACH REMEDIES

- Acid controllers
- Antacids and heartburn relief
- Antiparasitic treatments
- Motion sickness pills

The IRS does NOT allow the following expenses to be reimbursed under Health Savings Accounts, as they are not prescribed by a physician for a specific ailment.

Ineligible Expenses

- Contact Lens or Eyeglass Insurance
- Insurance Premiums and Interest (FSA Ineligible Only)
- Personal Trainers
- Cosmetics Containing Sunscreen
- Long Term Care Premiums (FSA Ineligible Only)
- Sunscreen (SPF less than 15)
- Cosmetic Surgery/Procedures
- Marriage or Career Counseling
- Electrolysis
- Swimming Lessons

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For additional information, please contact your Plan Administrator.