

Which medical expenses can be paid for with tax-deductible HSA funds?

Eligible medical expenses

Abortion	Eye surgery (laser or radial keratotomy)	Patterning exercises
Acupuncture	Eyeglasses – prescription sunglasses/safety glasses	Physical exams (routine, medical, well-child)
Alcoholism treatment	Eyeglasses – reading	Physical therapy
Ambulance	Fertility treatments (e.g., artificial insemination, egg donor fees, in vitro)	Prenatal/postnatal exams
Artificial limbs	Flu shots	Prescription drugs (special rules apply, e.g., prescription drugs obtained from out of country are not covered)
Asthma treatments/nebulizer	Fluoridation treatment at a dental office	Preventive care screenings (e.g., mammogram, colonoscopy)
Blood pressure monitoring devices	Gambling problem treatment	Prosthesis
Body scans (e.g., MRI, CAT Scan)	Hearing tests, aids and batteries	Psychiatric care
Brace (e.g., knee, back, wrist)	Home health care	Shipping and handling fees for eligible expenses
Braille books/magazines (excess cost)	Hormone replacement therapy (HRT)	Sleep study
Chiropractic treatments (e.g., adjustments)	Immunizations	Smoking cessation medications/programs
Circumcision	Individual counseling (counseling must be performed to alleviate or prevent a physical or mental defect or illness)	Speech therapy
Coinsurance amounts (health, dental or vision)	Lab tests	Support (e.g., wrist, knee, elbow)
Contact lenses (corrective)	Medical alert bracelet or necklace	Surgical stockings (e.g., Jobst stockings)
Contraceptives (e.g., birth control pills, condoms, Norplant)	Medical records charges	Taxes paid for eligible expenses
Convalescent home (for medical treatment only)	Mental health treatment facility	Telephone/television equipment for hearing-impaired persons (excess cost)
Copayments (health, dental or vision)	“Morning-after” contraceptive pills	Transportation expenses relative to health care (corresponding medical documentation requested)
C-PAP machine and supplies	Occlusal guards to prevent teeth grinding	Tubal ligation/tubal ligation reversal
Crutches (purchase or rental)	Oral surgery	Vaccinations
Deductibles (health, dental or vision)	Organ transplant (including donor’s expenses)	Vasectomy/vasectomy reversal
Dental procedures, non-cosmetic (e.g., X-rays, fillings, extractions, crowns, implants)	Orthodontics	Walkers/canes (purchase or rental)
Dentures/denture adhesive	Oxygen and oxygen equipment	Wheelchair (purchase or rental)
Diabetic supplies (e.g., insulin, syringe, monitor, insulin pump)	Patient responsibilities under the medical, dental or vision plan solely because of the plan’s deductible, copay (coinsurance), reasonable and customary charge limit or benefit limit	X-rays
Drug addiction/substance abuse treatment		
Embryo, egg and sperm storage fees		
Eye exams		

Potentially eligible medical expenses (requires Letter of Medical Necessity)

Abdominal supports	Fluoridation device	Mentally handicapped residential or group home
Air conditioner (capital expense)	Genetic testing	Mineral supplements (if prescribed by a physician for a specific medical condition)
Air purifier (potential capital expense)	Group therapy	Mouthwash
Arch supports	Guide dog/service animal (purchase, care for, training)	Orthopedic inserts
Athletic club membership	Herbal treatments	Orthopedic shoes (excess cost)
Autoette	Holistic or natural healers, dietary substitutes, drugs and medicines	Personal trainer fees
Automobile modifications (capital expense)	Home improvements (e.g., exit ramps, widening doorways) (capital expense)	Prescription drugs that also have a cosmetic purpose (e.g., Retin-A, Rogaine, Botox, Propecia)
Bariatric surgery	Household products/improvements to treat allergies	Special education costs for dependents with disabilities
Behavioral modification programs	Inclinor	Special foods/beverages (if prescribed by a physician to treat a specific condition) (excess cost)
Breast pumps	Lactation consultant	Stem cell, harvesting and/or storage of
Breast reconstructive surgery	Lead-based paint removal	Umbilical cord, freezing and storing of
Breast reduction surgery that is medically necessary	Learning disability treatment	Varicose veins, treatment of
Childbirth/lamaze classes (related to pre-birth)	Lodging (away from home for outpatient care – special rules may apply)	Vitamins (if prescribed by a physician for a specific medical condition, e.g., prenatal vitamins)
Cosmetic surgery (for repair or reconstruction after accident or surgery or for correction of birth defect)	Massage therapy	Weight loss program and medications (if prescribed by a physician for a specific medical condition – excludes food)
Dietary/nutritional supplements	Mastectomy-related special bras	Wigs
DNA collection and storage	Medical conference admission and transportation (excludes meals and lodging)	
Dyslexia testing and instruction		
Elevator (capital expense)		
Exercise equipment or programs		