HSA Eligible Expense List

This is not a complete list and is subject to change at any time by IRS regulations. HSA money used for non-qualified expenses will be subject to taxes.

Qualified Medical Expenses

EQUIPMENT AND SUPPLIES

- Abdominal Supports
- Arches
- Artificial Limbs
- Artificial Teeth and Adhesives
- Supports
- Bandages
- Braces
- Contact Lenses and Solutions
- Cold Compresses
- Crutches
- Eyeglasses
- First Aid Supplies
- Hearing Aids and Batteries
- Heating Pads
- Incontinence Supplies*
- Insulin
- Medical Monitoring/Testing Devices
- Occlusal guards
- Oxygen
- Prescription sunglasses
- Reading glasses
- Walkers
- Wheelchair
- X-Rays

MEDICAL EXPENSES

- Acupuncture
- Air Conditioner*
- Air Purifier*
- Ambulance
- Braille books and magazines
- Breast Reduction Surgery
- Chiropractic Care
- Co-insurance
- Deductibles
- Dental Treatment - if not cosmetic
- Diagnostic Services
- Fertility Treatments
- Flu Shots
- Hospital Services
- Hydrotherapy
- Invalid chair
- Laboratory Fees
- Lactation expenses
- Lead paint removal
- Lodging (away from home for outpatient care)
- Massage therapy*
- Optometry
- Orthodontia
- OTC Medicine/Drugs w/prescription
- Physical Therapy
- Prescription drugs
- Psychiatric Care
- Psychologist Fees*
- Smoking Cessation Programs
- Surgery - if not cosmetic
- Vision Exams
- Speech Therapy
- Sterilization
- Transplants
- Vaccines
- Vasectomy
OTC MEDICINE/DRUGS THAT WILL REQUIRE A PRESCRIPTION:

• Acid Controllers
• Acne Medications
• Allergy & Sinus Medicine
• Anti-Itch Cream
• Cold & Flu Medicine
• Eye Drops
• Indigestion Medicine
• Laxatives
• Nasal Spray
• Pain Relievers

* Some products & services require a letter from a physician stating the condition which requires treatment. This documentation will not be requested by Nyhart. We recommend that you store it with your HSA receipts.

Non-Qualified Medical Expenses

• Advance payment for services
• Gym membership
• Car insurance premium (medical portion)
• Cosmetics
• Diaper Service
• Domestic help
• Funeral expenses
• Illegally procured drugs
• Maternity clothes
• OTC Medication (unless with prescription)
• Premiums for life insurance, income protection, disability, loss of limbs, or sight
• Social activities
• Swimming pool
• Teeth-whitening services and products
• Toothpaste and mouthwash
• Weight loss programs

Qualified medical expenses are those that have not been compensated or reimbursed by insurance or otherwise.