Eligible/Non-Eligible Expenses

HSA Eligible Health Care Expenses

Please note that we do not intend this list to be comprehensive tax advice. For more detailed information, please consult IRS Publication 502 or see your tax advisor. ***If prescribed for a particular ailment or medical condition; provider letter required.***

- Acupuncture
- Alcoholism treatment
- Allergy shots and testing
- Ambulance *(ground or air)*
- Artificial limbs
- Blind services and equipment
- Car controls for handicapped*
- Chiropractor services
- Coinsurance and deductibles
- Contact lenses
- Crutches, wheelchairs, walkers
- Dental treatment
- Dentures
- Diagnostic tests
- Doctor's fees
- Drug addiction treatment & facilities
- Drugs *(prescription)*
- Eye examinations and eyeglasses
- Home health and/or hospice care
- Hospital services
- Insulin
- Laboratory fees
- LASIK eye surgery
- Medical alert *(bracelet, necklace)*
- Medical monitoring and testing devices*
- Nursing services
- Obstetrical expenses
- Occlusal guards
- Operations and surgeries *(legal)*
- Optometrists
- Orthodontia
- Orthopedic services
- Osteopaths
- Oxygen/oxygen equipment
- Physical exams *(except for employment-related physicals)*
- Physical therapy
- Psychiatric care *(psychologists, psychotherapists)*
- Radial keratotomy
- Schools *(special, relief, or handicapped)*
- Sexual dysfunction treatment
- Smoking cessation programs
- Surgical fees
- Television or telephone for the hearing impaired
- Therapy treatments*
- Transportation *(essentially and primarily for medical care; limits apply)*
- Vaccinations
- Vitamins*
- Weight loss programs*
- X-rays

Important Notice About Over-the-Counter (OTC) Medications

With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act) in March 2020, OTC medications are once again eligible for purchase with FSA/HSA funds without the need for a prescription. In addition, menstrual care products are now also eligible for purchase with FSA/HSA funds without the need for a prescription. You can use either your debit card to purchase these items or submit the purchase receipt for reimbursement.

Common HSA Eligible OTC Medications and Products

- Acne medications & treatments
- Allergy & sinus, cold, flu & cough remedies
- Antacids & acid controllers
- Antibiotic & antiseptic sprays, creams & ointments
- Anti-diarrheals
- Anti-fungals
- Anti-gas & stomach remedies
- Anti-itch & insect bite remedies
- Anti-parasitics
- Digestive aids
- Baby care *(diaper rash ointments, teething gel, rehydration fluids, etc.)*
- Bandages and bandaids
- Breast pumps for nursing mothers
- Braces & supports
- Contact lens solution
- Contraceptives *(condoms, gels, foams, suppositories, etc.)*
- CPAP equipment & supplies
- Diabetic testing supplies/equipment
- Durable medical equipment *(power chairs, walkers, wheelchairs, etc.)*
- Eczema & psoriasis remedies
- Eye drops, ear drops, nasal sprays
- First aid kits
- Hemorrhoidal preparations
- Home diagnostic (*pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)*
- Hydrogen peroxide, rubbing alcohol
- Laxatives
- Medicated bandaids & dressings
- Menstrual Care Products
- Motion sickness remedies
- Nicotine patches and other smoking cessation aids
- OTC varieties of Insulin
- Pain relievers *(aspirin, ibuprofen, acetaminophen, naproxen, etc.)*
- Personal protection equipment (PPE)
- Reading glasses
- Sleep aids & sedatives
- Wart removal remedies, corn patches

All OTC items listed are examples.

These items are commonly mistaken as eligible but do not meet the requirements:

- Cosmetic surgery and procedures
- Cosmetic Dental Procedures *(incl. teeth whitening)*
- Health programs, health clubs and gyms
- Insurance premiums *(not reimbursable under FSA)*
- Teeth whitening
- Vitamins & supplements without prescription

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