

Qualified Expenses for a Health Savings Account (HSA)

Retain all receipts and documentation with tax records.

Proof of qualified expenses is the HSA account holder's responsibility.

<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
Abortion	Yes	The cost of a legal abortion is a qualified medical expense.
Acid Controller	w/ Prescription	When prescribed by a physician, the cost of an acid controller is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Acne treatment	w/ Prescription	When prescribed by a physician for the treatment of acne, the cost of acne treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	When the treatment is for cosmetic purposes (for ex., to reduce wrinkles), the cost is not a qualified medical expense.
	No	The cost of regular skin care is not a qualified medical expense.
Acupuncture	Yes	When recommended by a health care professional for a medical condition, the cost of acupuncture is a qualified medical expense.
Adoption	Yes	If the child is a tax-qualified dependent at the time services were rendered, medical expenses paid for a child prior to adoption are qualified medical expenses.
	No	Fees relating to the adoption process and for medical expenses incurred prior to beginning adoption negotiations are not qualified medical expenses.
	No	Expenses incurred by the birth mother associated with an adopted baby's birth are not qualified medical expenses for the HSA account holder (and spouse).
Air conditioner, air filter, purifier	Yes	When recommended by a health care professional for a medical condition, the cost of a portable or permanent unit is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> For permanent units, see Capital expenses .
		See Air conditioner, air filter, purifier .
Alcoholism, drug addiction	Yes	The cost of treatment at a center for alcohol or drug addiction is a qualified medical expense. This includes meals and lodging provided by an inpatient center during treatment.
	Yes	When recommended by a health care professional, fees and transportation costs to attend Alcoholics Anonymous (AA) meetings are qualified medical expenses. Also see Transportation .
Allergy medicine	w/ Prescription	When prescribed by a physician, the cost of allergy medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Allergy treatment products	No	If the product would be owned even without allergies (such as a pillow or vacuum cleaner), the expense is generally not a qualified medical expense.

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Allergy treatment products	Yes	When recommended by a health care professional for a medical condition, the cost of an allergy treatment product may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Also see Air conditioner, air filter, purifier . Note: The reimbursable expense includes only the amount above the cost of the product in its standard form.
Alternative provider	Yes	When recommended by a health care professional for a medical condition, the cost of a homeopathic or holistic treatment/procedure may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	Naturopathic procedures and treatments using natural agents such as air, water or sunshine are generally not qualified medical expenses.
Ambulance	Yes	The fee paid for ambulance service is a qualified medical expense.
Analgesics	w/ Prescription	When prescribed by a physician, the cost of an analgesic is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Anesthesiology	Yes	Anesthesiology fees are qualified medical expenses.
Antacids	w/ Prescription	When prescribed by a physician, the cost of an antacid is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Antibiotic ointment	w/ Prescription	When prescribed by a physician, the cost of antibiotic ointment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Antihistamine	w/ Prescription	When prescribed by a physician, the cost of an antihistamine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Anti-Diarrheals	w/ Prescription	When prescribed by a physician, the cost of an anti-diarrheal is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Anti-gas medicine	w/ Prescription	When prescribed by a physician, the cost of anti-gas medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Anti-itch cream	w/ Prescription	When prescribed by a physician, the cost of an anti-itch cream is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Anti-itch cream (cont.)	w/ Prescription	When prescribed by a physician, the cost of an anti-parasitic treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Anti-parasitic treatments	w/ Prescription	When prescribed by a physician, the cost of an anti-parasitic treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>

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Appearance improvement		See Cosmetic treatment .
Arch support		See Orthopedic shoes and inserts .
Arthritis medicine	w/ Prescription	When prescribed by a physician, the cost of arthritis medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Artificial insemination		See Fertility .
Artificial limb	Yes	Amounts paid for the design and purchase of an artificial limb are qualified medical expenses.
Artificial teeth		See Dental treatment .
Aspirin	w/ Prescription	When prescribed by a physician, the cost of aspirin is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Asthma equipment	Yes	When recommended by a health care professional for the treatment of asthma, the cost of asthma equipment (for ex., a nebulizer or peak flow meter) is a qualified medical expense.
Automobile modification		See Car .
Autopsy	No	The cost of an autopsy is not a qualified medical expense.
Baby Rash Ointment/Cream	w/ Prescription	When prescribed by a physician, the cost of baby rash ointment or cream is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Babysitting/child and dependent care	No	The cost of babysitting, child care and nursing services for a healthy child or dependent are not qualified medical expenses. Also see Disabled dependent care .
Bandages	Yes	The cost of bandages is a qualified medical expense.
Behavioral modification program		See Schools, special ; and Tuition .
Birth control	Yes	The cost of prescription birth control (IUD, diaphragm, pill, Norplant, etc.) is a qualified medical expense.
Birth control (cont.)	Yes	Amounts paid for over-the-counter products or devices (condoms, spermicide, pregnancy test kit, etc.) are qualified medical expenses.
Birthing classes		See Childbirth classes .
Birthing coach		See Doula .
Bleaching/teeth		See Cosmetic treatment .

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Teeth whitening		See Cosmetic treatment .
Blood donation	Yes	A fee associated with blood donation for subsequent use by the account holder, spouse or eligible dependent is a qualified medical expense.
Blood pressure monitoring device	Yes	The cost of a blood pressure monitoring device is a qualified medical expense.
Blood sugar test kit and strips	Yes	Amounts paid for a blood sugar testing kit and strips are qualified medical expenses.
Body scan	Yes	The cost of a body scan is a qualified medical expense.
Bonding of the teeth		See Cosmetic treatment .
Braces		See Orthodontia .
Braille books and magazines	Yes	For use by visually impaired persons, the cost of Braille books and magazines are qualified medical expenses. Note: The qualified expense includes only the amount above the cost of the product in its standard form.
Breast augmentation	No	The cost of breast augmentation (such as an implant or injection) is not a qualified medical expense. Also see Cosmetic treatment .
Breast implant removal	Yes	If causing a medical problem, the cost to remove a breast implant is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Breast pump, purchase or rental	Yes	When recommended by a health care professional for a medical condition with either the mother or the infant (or both), the cost of a breast pump is a qualified medical expense.
Breast reconstruction	Yes	The cost of breast reconstruction surgery following a mastectomy is a qualified medical expense. Also see Mastectomy-related expenses .
Breast reduction	Yes	When recommended by a health care professional for a medical condition (to prevent or treat an injury, illness or disease), the cost of breast reduction surgery is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Capital expenses	Yes	When recommended by a health care professional for, or as a result of, a medical condition, the cost of installing equipment in the home (such as a ramp or wheelchair lift) is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Note: If the capital expenditure is a permanent improvement that increases the value of the property, the excess value is not reimbursable. See Publication 502 at www.irs.gov for more information. Improvements made to accommodate a residence for a person's disability do not usually increase the value of the residence, and the full cost is usually reimbursable. Note: Only reasonable costs to accommodate a personal residence for a disabled

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Capital expenses (cont.)

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Capital expenses (cont.)		condition are considered medical care. Additional costs for personal motives, such as for architectural or aesthetic reasons, are not reimbursable.
Car	Yes	<p><i>Example.</i> Individual has a heart ailment. On doctor's advice, they install an elevator in the home so the individual will not have to climb stairs. The elevator costs \$8,000. An appraisal shows that the elevator increases the value of the home by \$4,400. Medical expense are calculated like this:</p> <ol style="list-style-type: none"> 1. Enter amount paid for the improvement. 1. <u>\$8,000</u> 2. Increase in value of home after improvement. Enter value of home after improvement. 2a. <u>\$124,400</u> Enter value of your home before improvement. 2b. <u>\$120,000</u> 3. Subtract line 2b from line 2a. 3. <u>\$4,400</u> If line 3 is more than or equal to line 1, no deduction; stop here. If line 3 is less than line 1, go to line 4. 4. Subtract line 3 from line 1. This is your medical expense. 4. <u>\$3,600</u> <p>Note: A qualified real estate appraiser will be needed to determine increased value.</p>
	No	<p>When used by a person with a disability, amounts paid for hand controls and other special equipment installed in a car, including installation costs, are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Note: The cost of the vehicle itself is not a qualified medical expense.</p> <p>The cost of operating a specially equipped car is not a qualified medical expense. Also see Transportation.</p>
Carpal tunnel wrist supports	Yes	The cost of carpal tunnel wrist supports is a qualified medical expense.
Chair (medical supplies)	Yes	When recommended by a health care professional for a medical condition, the cost of a medically designed or equipped chair (such as a geriatric chair or bath safety chair) is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Chelation therapy	Yes	When recommended by a health care professional for a medical condition (such as lead poisoning), the cost of chelation therapy is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Childbirth		See Maternity charges .
Childbirth classes/Lamaze	Yes	Class time instruction related to childbirth (including breathing and relaxation techniques, stages and phases of labor, labor and delivery procedures, birthing positions, movie depicting vaginal and cesarean delivery, and cesarean discussion) is a qualified medical expense.

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Childbirth classes/Lamaze	No	The portion of instruction not related to childbirth (such as possible discomfort and mood swings, learning about your unborn baby's growth and development, breast feeding v. bottle feeding, newborn care) is not a qualified medical expense. See Alternative provider .
Chinese herbal practitioner & herbal treatments	Yes	When treatment is rendered for a medical condition, amounts paid to a chiropodist (a chiropractic foot doctor) are qualified medical expenses.
Chiropody	Yes	When treatment is rendered for a medical condition, amounts paid to a chiropractor are qualified medical expenses.
Chiropractor	Yes	When recommended by a health care professional for a medical condition, fees paid to a Christian Science practitioner are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Christian Science practitioner	Yes	The cost of infant circumcision is a qualified medical expense, even when performed by a rabbi in the home.
Circumcision	Yes	The cost of adult circumcision is a qualified medical expense.
Clinic	Yes	The cost of medical treatment at a health clinic is a qualified medical expense.
Club dues and fees		See Health club .
COBRA premiums	Yes	Premiums paid for COBRA continuation benefits are qualified medical expenses.
Coinsurance	Yes	A coinsurance for medical care is a qualified medical expense.
Cold medicine	w/ Prescription	When prescribed by a physician, the cost of cold medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Cold sore remedy	w/ Prescription	When prescribed by a physician, the cost of a cold sore remedy is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Cold/hot pack	Yes	When used for medical purposes, the cost of a cold or hot pack is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Cold/hot pack (cont.)	No	When used for other purposes (for ex., to keep beverages cold or hot), amounts paid for cold or hot packs are not qualified medical expenses.
Collagen injections	Yes	When recommended by a health care professional for a medical condition (such as urinary incontinence or severe acne), amounts paid for collagen injections may be qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription,</i>

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Collagen injections	No	<i>doctor's note) with the receipt.</i> The cost of collagen injections for cosmetic purposes is not a qualified medical expense. Also see Cosmetic treatment .
Concierge medicine	Yes	The portion of the concierge fee that relates to medical services (such as a physical exam and storage of medical data) may be a qualified medical expense. Note: For the portion that represents medical care, the care must actually be incurred (for ex., the patient must actually have the physical exam) for the cost to be a qualified medical expense.
	No	The portion of the concierge fee not related to medical care (such as a private waiting room, same-day appointments, extended time with physician) is not a qualified medical expense.
	No	If the concierge fee is an insurance arrangement, see Insurance premiums .
Condoms	Yes	The cost of condoms is a qualified medical expense.
Contact lenses, saline solution, supplies, warranties	Yes	If contact lenses are needed to correct vision, amounts paid for the purchase of contact lenses (including shipping and handling) are qualified medical expenses. Amounts paid for contact lens solution, supplies and exams (including fittings) are also qualified expenses.
	No	Amounts paid for cosmetic contact lenses (such as to change eye color without vision correction) are not qualified medical expenses.
Contraceptives		See Birth control .
Controlled substance in violation of federal law	No	If the substance violates federal law, even when it is allowed by state law and used to treat a diagnosed medical condition, the cost is not a qualified medical expense.
Convalescent home	Yes	The cost of medical care provided in a convalescent or nursing home (for ex., following a hospital stay or surgery) is a qualified medical expense. This includes the cost of meals and lodging in the convalescent/nursing home if the main reason for being there is to receive medical care. Also see Rehabilitation center .
	No	The cost of custodial care in a convalescent or nursing home (for ex., long-term care) is not an FSA-qualified expense.
Copayment (copay)	Yes	A medical copayment is a qualified medical expense.
Cord blood	Yes	When recommended by a health care professional for a medical condition with the infant or other family member covered under the HSA, the cost of harvesting and storing cord blood is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	Storage and harvesting fees paid for non-medical reasons or to preserve the cord blood

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		for future use are not qualified medical expenses.
Cosmetic treatment	Yes	When recommended by a health care professional to improve a deformity arising from, or directly related to, a congenital abnormality, personal injury or disfiguring disease, the cost of cosmetic surgery is a qualified medical expense.
	No	<p>Elective cosmetic surgery is not a qualified medical expense as it does not meaningfully promote the proper functioning of the body or prevent or treat an illness or disease. Some examples of non-qualified cosmetic procedures include, but are not limited to:</p> <ul style="list-style-type: none"> - Breast augmentation/enhancement - Electrolysis (hair removal) - Face lift - Hair transplant - Liposuction - Tattoo removal
Cough, cold & flu medicine	w/ Prescription	When prescribed by a physician, the cost of a cough, cold or flu medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Cough suppressant	w/ Prescription	When prescribed by a physician, the cost of a cough suppressant is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Counseling	Yes	When recommended by a healthcare professional for a medical condition (such as depression), amounts paid for counseling are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost of counseling for the general improvement of one's health, stress relief, or personal enjoyment is not a qualified medical expense.
	No	Fees paid for family counseling, and support counseling for other family members to learn how to cope with a family member's illness, are not qualified medical expenses.
CPR class	No	The cost of a CPR class is not a qualified medical expense.
Crown, dental	No	The cost of a crown that is solely for cosmetic purposes is not a qualified medical expense. Also see Dental cosmetic .
Crown, dental (cont.)	Yes	When recommended by a health care professional for a medical or dental condition, the cost of a crown may be a qualified medical expense. Also see Dental treatment .
	Yes	The purchase or rental of crutches is a qualified medical expense.
Dance lessons		See Lessons .
Decongestant	w/ Prescription	When prescribed by a physician, the cost of a decongestant is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>

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Deductibles	Yes	Deductibles for medical care are qualified medical expenses.
Dehumidifier	No	The cost of a dehumidifier is not a qualified medical expense.
Dental care	Yes	Amounts paid for dental care (X-rays, fillings, extractions, dentures, caps, crowns, fluoride treatments, implants, etc.) and orthodontia (including braces) are qualified medical expenses. Additionally, when prescribed by a dentist or orthodontist, the installation and monthly rental charges for home water fluoride treatments are qualified medical expenses. Also see Dental, cosmetic ; and Toothbrush .
Dental, cosmetic	No	The cost of cosmetic dental treatment is not a qualified medical expense. Also see Bleaching/teeth whitening ; and Bonding of the teeth .
Dentures		See Dental care .
Denturist	Yes	Amounts paid to a denturist for the treatment of a dental condition are qualified medical expenses. (A denturist is a dental technician specializing in making and fitting dentures as a direct service to the public rather than through a licensed dentist.)
Dependent care		See Babysitting/child and dependent care ; and Disabled dependent care .
Dermatology	Yes	Amounts paid to a dermatologist for a medical condition (such as acne or psoriasis) are qualified medical expenses.
	No	Amounts paid to a dermatologist for cosmetic reasons (such as botox injections to eliminate wrinkles) are not qualified medical expenses.
Diabetic equipment and supplies	Yes	Amounts paid for diabetic equipment and supplies are qualified medical expenses. These include, but are not limited to: <ul style="list-style-type: none"> - Glucose monitor - Urine/blood test strips - Insulin - Syringes - Alcohol swabs
Diagnostic services	Yes	Amounts paid for diagnostic services are qualified medical expenses. Also see Body scan .
Diapers, diaper service	Yes	For individuals with impairments or disabilities beyond infancy, or when recommended by a health care professional to relieve the effects of a medical condition, the cost of diapers is a qualified medical expense.
	No	The cost of diapers or diaper services for an infant is not a qualified medical expense.
Diarrhea medicine	w/ Prescription	When prescribed by a physician, the cost of diarrhea medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Diet foods		See Meals .

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Dietary supplements	Yes	When recommended by a health care professional for a medical condition (such as a specific vitamin deficiency), amounts paid for dietary supplements are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	When taken for general good health, even when recommended by a healthcare professional, amounts paid for dietary supplements are not qualified medical expenses.
Dietician	Yes	When recommended by a health care professional for a medical condition, amounts paid to a dietitian are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Digestive aids	w/ Prescription	When prescribed by a physician, the cost of a digestive aid is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Disabled dependent care	Yes	When for the medical care of a disabled dependent, amounts paid for disabled dependent care may be qualified medical expenses.
Disabled persons		See Braille books and magazines ; Disabled dependent care ; Guide dog ; Human guide ; and Schools, special .
DNA collection and storage		See Genetic testing ; and Paternity test .
Doula	No	Amounts paid for a birthing assistant/coach for a woman during labor and after childbirth are not qualified medical expenses.
Drug addiction		See Alcoholism; drug addiction ; and Drug overdose, treatment of .
Drug overdose, treatment of	Yes	The cost of treatment for a drug overdose is a qualified medical expense.
Drugs		See Medicine and drugs from other countries ; Medicine, over-the-counter (OTC) ; and Medicine, prescription .
Durable medical equipment (DME)	Yes	The cost to purchase or rent durable medical equipment is a qualified medical expense. DME includes but is not limited to: <ul style="list-style-type: none"> ▪ Bed wetting alarm ▪ Blood pressure kit ▪ Crutches ▪ Hearing aid ▪ Medical alert equipment
Dyslexia		See Schools, special ; and Tutoring .
Ear/body piercing	No	The cost of ear or body piercing is not a qualified medical expense.
Ear plugs	Yes	When recommended by a health care professional for a medical condition (such as to protect surgically implanted ear tubes), the cost of ear plugs is a qualified medical

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Ear wax removal solution

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		<i>expense. Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Educational classes	w/ Prescription	When prescribed by a physician, the cost of an ear wax removal product is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	Yes	The cost of an educational class specific to a medical condition (such as learning to manage diabetes or learning Braille) is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost of an educational class not specific to a medical condition or just for general well-being (such as care for newborn or breast feeding) is not a qualified medical expense.
Egg donor fees	Yes	Amounts paid by the HSA account holder (or account holder's spouse or dependent) for egg donor fees, agency fees and legal fees for preparation of the egg donor's contract are qualified medical expenses. Also see Fertility .
	Yes	When the egg donor is covered by the HSA, amounts paid for the egg donor's medical and psychological testing are reimbursable from the donor's HSA.
	No	When the recipient is covered by the HSA, amounts paid for the egg donor's medical and psychological testing are not reimbursable from the recipient's HSA.
Eggs and embryos, storage fees for	Yes	Amounts paid for the temporary storage of eggs and embryos may be qualified medical expenses, when necessary for immediate conception. <i>Retain proof that storage is for immediate conception, and not for long-term storage or future use.</i> Also see Egg donor fees ; and Fertility .
	No	Amounts paid for long-term storage of eggs and embryos are not qualified medical expenses.
Electrolysis		See Cosmetic treatment .
Elevator		See Capital expenses .
Exercise equipment and exercise program	Yes	When recommended by a health care professional for a medical condition, the cost of exercise equipment or an exercise program is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost of exercise equipment or an exercise program for improvement of general health is not a qualified medical expense.
Expectorant	w/ Prescription	When prescribed by a physician, the cost of an expectorant is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Experimental drugs	Yes	The cost of a legally-obtained experimental drug for medical care is a qualified

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		medical expense.
Eye exam	Yes	The cost of an eye exam is a qualified medical expense.
Eyeglasses, supplies (storage case, replacement cost, etc.), warranties	Yes	When prescribed for vision correction, amounts paid for the following items are qualified medical expenses: <ul style="list-style-type: none"> - prescription eyewear and supplies (eyeglasses, goggles, safety glasses, sports eyewear, sunglasses) - tinting of prescription eyewear - eye exams (refractions) - over-the-counter reading glasses and other vision aids
	Yes	Amounts paid for warranties and cleaners for the items listed above are also qualified medical expenses.
	No	Amounts paid for over-the-counter sunglasses, as well as eyeglasses not needed for vision correction or reading, are not qualified medical expenses.
Eye surgery		See LASIK and laser eye surgery .
Face lift		See Cosmetic treatment .
Feminine anti-fungal/anti-itch treatment	w/ Prescription	When prescribed by a physician, the cost of a feminine anti-fungal/anti-itch treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Fertility	Yes	When associated with an active attempt to conceive, amounts paid for egg and sperm donation, treatment of infertility, and semen and embryo storage (including shots, in-vitro fertilization and artificial insemination) are qualified medical expenses. Also see Egg donor fees ; and Eggs and embryos, storage fees for .
	Yes	The cost of an ovulation kit is a qualified medical expense.
	No	Fees paid for preserving semen or embryos for future generations (including for genetic information) are not qualified medical expenses.
Fever reducing medication	w/ Prescription	When prescribed by a physician, the cost of fever-reducing medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Fiber supplement	w/ Prescription	When prescribed by a physician, the cost of fever-reducing medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	When taken for general good health or as part of a regular diet, even when recommended by a healthcare professional, the cost of a fiber supplement is not a qualified medical expense.
First aid cream	w/ Prescription	When prescribed by a physician, the cost of first aid cream is a qualified medical

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First aid kit		<i>expense. Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Fitness program	Yes	The cost of a first aid kit is a qualified medical expense. See Exercise equipment and exercise program .
Flu shot	Yes	The cost of a flu shot is a qualified medical expense. Also see Immunization .
Fluoride device or treatment	Yes	Amounts paid for a fluoride device and treatment are qualified medical expenses.
Food		See Meals .
Founder's fee		See Lifetime care advance payment .
Funeral	No	The cost of a funeral is not a qualified medical expense.
Gambling problem, treatment for	Yes	The cost of treatment for a gambling problem may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Gauze pads		See Bandages .
Genetic testing	Yes	The cost of genetic testing to identify the potential for, or existence of, a medical condition (such as a test for the breast cancer gene) is a qualified medical expense. Also see Paternity test .
GIFT (Gamete intrafallopian transfer)		See Fertility .
Guide dog	Yes	The cost of a guide dog or other animal used by a visually or hearing impaired person, or to assist persons with other disabilities, is a qualified medical expense. Note: Amounts paid for the care of this specially trained animal are also qualified medical expenses. Also see Human Guide .
Gynecologist	Yes	The cost of gynecological care is a qualified medical expense.
Hair removal or transplant		The cost of hair removal or a hair transplant is not a qualified medical expense. Also see Cosmetic treatment .
Headache medicine	w/ Prescription	When prescribed by a physician, the cost of headache medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Health club	Yes	When recommended by a health care professional for a medical condition, dues paid to a health club, YMCA or YWCA are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	Health club dues, YMCA/YWCA dues or amounts paid for steam baths for general health or to relieve physical or mental discomfort not related to a medical condition

Qualified Expenses for a Health Savings Account (HSA)

Retain all receipts and documentation with tax records.

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EXPENSES

Health institute

	QUALIFIED?	IRS GUIDELINES
		are not qualified medical expenses.
Health institute	Yes	When recommended by a health care professional for a medical condition, amounts paid to a health institute are qualified medical expenses.
Health Maintenance Organization (HMO)		See Insurance premiums .
Health screening		See Diagnostic services .
Hearing aid	Yes	Amounts paid for a hearing aid and hearing aid batteries are qualified medical expenses.
Hemorrhoid treatment	w/ Prescription	When prescribed by a physician, the cost of a hemorrhoid treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Herbs		See Nutritional supplements .
HMO		See Insurance premiums .
Holistic or homeopathic practitioner	Yes	When recommended by a health care professional for a medical condition, the cost of holistic or homeopathic care is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Home care		See Nursing services .
Home improvements		See Capital expenses .
Hormone replacement therapy (HRT)	Yes	When recommended by a health care professional for a medical condition (such as menopausal symptoms), the cost of hormone replacement therapy is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost of hormone replacement therapy for general well-being is not a qualified medical expense.
Hospital services	Yes	Amounts paid for hospital services are qualified medical expenses.
	Yes	Amounts paid for ancillary hospital services (upgrade from a semi-private to private room, fees charged for parents to stay with a child, etc.) are qualified medical expenses. Also see Lodging/Trips
Household help	No	The cost of household help, even if recommended by a health care professional, is not a qualified medical expense.
	Yes	Certain expenses paid to an attendant for nursing-type services are qualified medical expenses.
Human guide	Yes	To assist a physically, visually, hearing or mentally impaired person, the cost of a

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EXPENSES

	QUALIFIED?	IRS GUIDELINES
Humidifier		human guide is a qualified medical expense. Also see Guide dog .
Hypnosis		See Vaporizer/humidifier .
Illegal operation or treatment	Yes	When recommended by a health care professional for a medical condition, the cost of hypnosis is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost of an illegal operation or other treatment is not a qualified medical expense.
Immunization	Yes	The cost of a vaccination/immunization is a qualified medical expense. This includes an immunization required for travel.
Impotence		See Sexual dysfunction .
Inclinator	Yes	When recommended by a health care professional for a medical condition, the cost of an inclinator may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Incontinence products	Yes	When recommended by a health care professional for a medical condition, the cost of an incontinence product may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Infertility treatments		See Fertility .
Insect bite cream and ointment	w/ Prescription	When prescribed by a physician, the cost of insect bite cream and ointment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Insulin	Yes	The cost of insulin is a qualified medical expense.
Insurance premiums	No	Generally, health insurance premiums are not qualified medical expenses.
	Yes	Health insurance premiums are qualified medical expenses only in the following situations. <ul style="list-style-type: none"> ▪ COBRA continuation of health care coverage ▪ Health care coverage while receiving unemployment compensation ▪ If age 65 or older, insurance premiums (except for a Medicare supplement policy, such as Medigap) are qualified medical expenses ▪ Long Term Care (LTC), up to the annual amount allowed by age
	No	Premiums for Medigap policies are not qualified medical expenses.
	No	Premiums paid as part of a Section 125 payroll reduction plan are not qualified medical expenses.
Interplaque machine		See Durable medical equipment .
Investigational surgery	Yes	The cost of investigational surgery is a qualified medical expense.

Qualified Expenses for a Health Savings Account (HSA)

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<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
In vitro fertilization (IVF)		See Fertility .
Laboratory fees	Yes	Laboratory fees are qualified medical expenses.
Lactation consultant	Yes	When needed for a woman experiencing lactation problems (such as being unable to breast feed), the cost of a lactation consultant may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Lamaze classes		See Childbirth classes .
Language training		See Schools, special ; and Tuition .
LASIK and laser eye surgery	Yes	The cost of LASIK/PRK or radial keratotomy surgery is a qualified medical expense.
Late fee payment	No	A late fee associated with a medical payment is not a qualified medical expense.
Laxative	w/ Prescription	When prescribed by a physician, the cost of a laxative is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Lead-based paint removal	Yes	When surfaces are in poor condition (such as peeling or cracking) or within the child's reach, and to prevent a child who has (or has had) lead poisoning from eating lead-based paint in the home, the cost of paint removal is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Note: The cost of repainting is not a qualified medical expense.
Learning disability		See Schools, special ; and Tutoring .
Legal fees	Yes	To authorize treatment for a mentally ill patient, legal fees are qualified medical expenses.
	No	Guardianship or estate management fees are not qualified medical expenses.
Legal fees (cont.)	No	Legal fees to obtain a divorce are not qualified medical expenses.
Lessons	Yes	When recommended by a health care professional for a medical condition, fees paid for lessons may be qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	Fees paid for lessons not recommended by a health care professional or not specific to a medical condition are not qualified medical expenses.
License requirements		See Medical services .
Lifetime care advance payment	No	See Insurance premiums .
Liquid adhesive for		See Bandages .

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EXPENSES

small cuts

Lodging/Trips

Long-term care (LTC)

Long-term disability (LTD)

Marijuana

Marriage counseling

Massage therapy

Mastectomy-related expenses

QUALIFIED?	IRS GUIDELINES
Yes	<p>When the main reason for being in a hospital or other institution is to receive medical care, amounts paid for meals and lodging provided by the hospital are qualified medical expenses.</p>
Yes	<p>For a trip that is primarily for and essential to receiving medical services, expenses incurred for transportation to another city are qualified medical expenses. Note: While away from home receiving medical care, you may include lodging costs for the patient and a necessary traveling companion (for ex., parent with a sick child or travel to be with a sick spouse) up to \$50 per person, per night for lodging (maximum \$100 per night) <i>subject to these rules:</i></p> <ul style="list-style-type: none"> ▪ The lodging is primarily for and essential to medical care ▪ The medical care is provided by a doctor in a licensed hospital or medical care facility related to, or the equivalent of, a licensed hospital ▪ The lodging is not lavish or extravagant under the circumstances ▪ There is no significant element of personal pleasure, recreation, or vacation in the travel away from home
No	<p>Amounts paid for a trip or vacation taken for a change in environment, improvement of morale or general improvement of health, even if recommended by a health care professional, are not qualified medical expenses.</p>
Yes	<p>The cost of long-term care (LTC) is a qualified medical expense. Also see Insurance premiums.</p>
No	<p>Premium payments for long-term disability coverage are not qualified medical expenses.</p>
	<p>See Controlled substance in violation of federal law; and Illegal operation or treatment.</p>
	<p>See Counseling.</p>
Yes	<p>When recommended by a health care professional for a medical condition, the cost of massage therapy is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i></p>
No	<p>The cost of massage therapy that is for general health is not a qualified medical expense.</p>
Yes	<p>Each of the following mastectomy-related expenses is a qualified medical expense.</p> <ul style="list-style-type: none"> ▪ The cost of a breast prosthesis ▪ The cost of a bra or other clothing (such as a sports bra or bathing suit) designed to hold the breast prosthesis. Note: The qualified expense includes only the amount above the cost of the product in its standard form. ▪ The cost of a special bra or other clothing with a built-in breast prosthesis

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<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
Maternity charges	Yes	Amounts paid to a physician or midwife for delivery charges are qualified medical expenses.
Maternity clothes	No	The cost of maternity clothing is not a qualified medical expense.
Mattress	Yes	When recommended by a health care professional for a medical condition, the amount paid for a mattress or special bedding is a qualified medical expense. Note: Only the amount that exceeds the cost of regular bedding is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Meals	Yes	The cost of meals associated with inpatient medical care is a qualified medical expense.
	No	The cost of meals not part of inpatient care is not a qualified medical expense.
	No	The cost of a companion's meals is not a qualified medical expense.
Medical alert bracelet or necklace	Yes	The cost of a medical alert bracelet or necklace to identify a medical condition (such as diabetes or heart disease) is a qualified medical expense.
Medical care outside the U.S.	Yes	The cost of medical care received outside the U.S. is a qualified medical expense. Note: The medical care must be legal in the foreign country and in the U.S. (had it been provided here). Also see Medicine and drugs from other countries ; and Operation .
Medical conference		See Educational classes .
Medical information plan	Yes	The cost to store medical information in, and to be able to retrieve that information from, a computer data bank is a qualified medical expense. Fees associated with copying medical records are also qualified medical expenses. Also see Medical records, charges for .
Medical monitoring and testing device	Yes	The cost of a medical monitoring and testing device is a qualified medical expense. Also see Durable medical equipment .
Medical newsletter	No	The cost of a medical newsletter is not a qualified medical expense. A newsletter does not directly treat a medical condition.
Medical records, charges for	Yes	The cost for transferring or copying medical records is a qualified medical expense.
Medical services	Yes	Amounts paid to physicians, surgeons, specialists and other medical practitioners for treatment of medical conditions are qualified medical expenses.
Medicare Parts A, B and D	Yes	Premiums paid for Medicare Part A, Part B and Part D are qualified medical expenses.
Medicine and drugs from other countries	No	The cost of medicine purchased from another country for use in this country is not a qualified medical expense, unless the Food and Drug Administration (FDA) announces that a prescribed drug can be legally imported by individuals.

Qualified Expenses for a Health Savings Account (HSA)

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EXPENSES

Medicine, over-the-counter (OTC)

QUALIFIED?	IRS GUIDELINES	
Yes	The cost of prescription medicine purchased and consumed in another country (such as while on vacation or living as an expatriate), if the drug is legal in both the other country and the U.S., is a qualified medical expense.	
w/ Prescription	<p>When prescribed by a physician, the cost of an over-the-counter (OTC) medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Examples include but are not limited to:</p> <ul style="list-style-type: none"> - Acid controllers - Aspirin - Allergy and sinus medications - Antacids - Antibiotic products - Anti-diarrheals - Anti-gas medicine - Anti-itch creams/ointments - Anti-parasitic treatments - Baby rash creams/ointments - Cold medicines - Cold sore remedies - Cough, cold & flu medicine - Digestive aids - Iron tablets - Pain relievers - Prenatal vitamins - Smoking cessation products (patches, gum, etc.) - Weight loss* 	
No	<p>The cost of an OTC product that is “merely beneficial to an individual’s general health” is not a qualified medical expense. Examples of non-qualified items include but are not limited to:</p> <ul style="list-style-type: none"> - Vitamins - Nutritional aids and supplements - Toiletries (toothpaste, deodorant, etc.) - Cosmetics <p>Note: When prescribed by a health care professional as treatment for a medical condition, certain non-qualified expenses may become qualified.</p> <p>Also see Over-the-counter items and devices.</p>	
Medicine, prescription	Yes	The cost of a prescription drug is a qualified medical expense. (A prescribed drug is one that requires an order from a medical practitioner and is dispensed through a pharmacy for use by an individual.) Note: Qualified expenses also include delivery charges and postage and handling fees for mail-order prescriptions.
Menstrual pain reliever	w/ Prescription	When prescribed by a physician, the cost of a menstrual pain reliever is a qualified

Qualified Expenses for a Health Savings Account (HSA)

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EXPENSES

**Mental retardation,
special home for**

**Metnally challenged,
special home for**

Midwife

Mineral supplements

Missed appointment fee

**Morning-after
contraceptive pill**

Monitor

Motion sickness pills

Mouth guard

Nasal spray

Nasal strips

Naturopathic healer

**Nicotine gum and
patches**

Nebulizer

Neurologist

**Non-prescription drugs
and medicines**

Norplant insertion or

<u>QUALIFIED?</u>	<u>IRS GUIDELINES</u>
	medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	See Mentally challenged, special home for .
Yes	On the recommendation of a psychiatrist, amounts paid for a mentally challenged person to live in a special home (not the home of a relative) to make the transition from a mental hospital to community living are qualified medical expenses.
	See Maternity charges .
	See Nutritional supplements .
No	A fee paid for a missed appointment is not a qualified medical expense.
	See Birth control .
	See Medical monitoring and testing devices .
w/ Prescription	When prescribed by a physician, the cost of motion sickness pills is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Yes	When recommended by a dentist to prevent a person from grinding his or her teeth at night, the cost of an occlusal guard is a qualified medical expense.
No	The cost of a sports-related safety guard not related to a medical or dental condition, even when recommended by a dentist or physician, is not a qualified medical expense.
w/ Prescription	When prescribed by a physician, the cost of nasal spray is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Yes	The cost of nasal strips is a qualified medical expense.
	See Alternative provider .
X	When prescribed by a physician, amounts paid for nicotine gum and patches are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Also see Smoking cessation .
	See Asthma equipment .
Yes	Amounts paid to a neurologist are qualified medical expenses.
w/ Prescription	When prescribed by a physician, the cost of a non-prescription drug/medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	See Birth control .

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<u>EXPENSES</u>	<u>QUALIFIED?</u>	<u>IRS GUIDELINES</u>
removal		
Nursing home	Yes	The cost of medical care provided in a nursing home (for ex., following a hospital stay or surgery) is a qualified medical expense. This includes the cost of meals and lodging in the nursing home if the main reason for being there is to receive medical care.
	Yes	Amounts paid for custodial care in a nursing home (for ex., long-term care) are qualified medical expenses.
Nursing services	Yes	Wages and other amounts paid for nursing services associated with caring for the account holder, spouse or tax-qualified dependent's medical condition (dispensing medications, changing dressings, bathing and grooming the patient, etc.) are qualified medical expenses. Note: Only amounts spent for nursing services are qualified medical expenses. If the attendant also provides personal and household services, these amounts must be divided between the time spent performing household/personal services and the time spent for nursing services.
	Yes	When recommended by a health care professional for a medical condition, amounts paid for special foods or nutritional supplements may be qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Note: For special food, the qualified expense includes only the amount above the cost of the product in its standard form.
Nutritional supplements	No	Amounts paid for foods or nutritional supplements used for general well-being, even when recommended by a health care professional, are not qualified medical expenses.
	Yes	When recommended by a health care professional for a medical condition, amounts paid to a nutritionist may be qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Nutritionist	No	Amounts paid to a nutritionist for general well-being, even when recommended by a health care professional, are not qualified medical expenses.
	Yes	The cost of obstetrical care is a qualified medical expense.
Obstetrical care		See Mouth guard .
Occlusal guard		
Oncologist	Yes	Amounts paid to an oncologist are qualified medical expenses.
Operation	Yes	The cost of a legal operation required for medical care is a qualified medical expense.
	Yes	The cost of an operation required for medical care that is performed legally in another country (and which would be legal if performed in the U.S.) is a qualified medical expense.
	No	The cost of cosmetic surgery is not a qualified medical expense. Also see Cosmetic treatment .

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<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
Ophthalmologist	Yes	Amounts paid to an ophthalmologist are qualified medical expenses.
Optometrist	Yes	Amounts paid to an optometrist are qualified medical expenses.
Organ donor	Yes No Yes No	When the recipient is covered by the HSA, medical care expenses for both the recipient and donor <i>paid by the recipient</i> are reimbursable from the recipient's HSA. When the recipient is covered by the HSA, medical care expenses for the donor <i>paid by the donor</i> are not reimbursable under the recipient's HSA. When the organ donor is covered by the HSA, medical care expenses for the donor <i>paid by the donor</i> is reimbursable from the donor's HSA. When the organ donor is covered by the HSA, medical care expenses for both the recipient and donor <i>paid by the recipient</i> are not reimbursable from the donor's HSA.
Orthodontia	Yes	The cost of orthodontia care (including braces) is a qualified medical expense. This includes prepaid amounts for services that may be rendered in future years.
Orthopedic shoes and inserts	Yes	When recommended by a health care professional for a medical condition, amounts paid for special shoes and inserts are qualified medical expenses. Note: Only the amount that exceeds the cost of regular footwear is reimbursable.
Orthotics		See Orthopedic shoes and inserts .
Osteopath	Yes	The cost of osteopathic care is a qualified medical expense.
OTC		See Medicine, over-the-counter and Over-the-counter items and devices .
Out-of-network provider		See Reasonable & Customary .
Over-the-counter items and devices	Yes No	The cost of an OTC item or device is a qualified medical expense. Examples include: <ul style="list-style-type: none"> - Bandages - Blood pressure monitoring device - Diabetic supplies and insulin - Home diagnostic tests or kits (blood pressure, cholesterol screening, diabetes, colorectal cancer, HIV status, etc.) - Pregnancy test kit The cost of an OTC product that is "merely beneficial to an individual's general health" is not a qualified medical expense. Examples of non-qualified items include but are not limited to: <ul style="list-style-type: none"> - Vitamins - Nutritional aids and supplements - Toiletries (toothpaste, deodorant, etc.) - Cosmetics Note: When prescribed by a health care professional as treatment for a medical condition, certain non-qualified expenses may become qualified.

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<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
Ovulation monitor		Also see Medicine, over-the-counter .
Oxygen		See Birth control ; and Fertility .
Pain reliever	Yes	To relieve breathing problems caused by a medical condition, amounts paid for oxygen and oxygen equipment are qualified medical expenses.
Parking	w/ Prescription	When prescribed by a physician, the cost of a pain reliever is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Pastoral counseling		See Transportation .
Paternity test		See Counseling .
Patterning exercises	No	The cost of a DNA test to determine paternity is not a qualified medical expense.
Peak flow meter	Yes	Amounts paid for patterning exercises for a child with mental retardation are qualified medical expenses.
Personal trainer		See Asthma equipment .
Physical exam	Yes	When recommended by a health care professional for a medical condition, fees paid to a personal trainer are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Physical exam for caregiver	No	Fees paid to a personal trainer for improvement of general health, even when recommended by a health care professional, are not qualified medical expenses.
Physical therapy	Yes	The cost of a physical exam is a qualified medical expense.
Preexisting condition	No	The cost of a physical exam for a potential caregiver is not a qualified medical expense for the HSA account holder.
Pregnancy test kit	Yes	The cost of physical therapy is a qualified medical expense.
Premiums		Medical costs not covered by the medical plan due to the plan's limitation on preexisting conditions are qualified medical expenses.
Prenatal vitamins		See Birth control ; and Fertility .
		See Insurance premiums .
Prepayment of medical care	w/ Prescription	When prescribed by a physician, the cost of prenatal vitamins is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Prescription drugs	No	A prepayment for medical care is not reimbursable. Internal Revenue Service (IRS) guidelines for FSAs require services to be incurred before expenses can be reimbursed.
		See Medicine and drugs from other countries ; and Medicine, prescription .

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<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
Preventive care	Yes	<p>The cost of preventive care is a qualified medical expense. Preventive care includes but is not limited to:</p> <ul style="list-style-type: none"> - Periodic health evaluations, including tests and diagnostic procedures in connection with routine examinations (for ex., an annual physical) - Routine prenatal and well-child care - Child and adult immunizations - Smoking cessation programs* - Weight-loss program for a diagnosed condition, including obesity* - Certain screening services - Preventive prescription and OTC drugs and medicines <p><i>*Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i></p>
Private hospital room	Yes	The extra cost for a private hospital room is a qualified medical expense.
Propecia	Yes	When used to treat a deformity arising from a congenital abnormality, injury or disfiguring disease, the cost of propecia may be a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	When used for cosmetic purposes (for ex., to treat male pattern baldness), the cost of propecia is not a qualified medical expense.
Prosthesis		See Artificial limb .
Psychiatric care	Yes	The cost of psychiatric care, including care in a specially equipped center for receiving medical care, is a qualified medical expense.
Psychoanalysis		See Counseling .
Psychologist		See Counseling .
Purifier		See Air conditioner, air filter, purifier .
Radial keratotomy	Yes	The cost of radial keratotomy is a qualified medical expense. Also see LASIK and laser eye surgery .
		See Eyeglasses .
Reading glasses		
Rehabilitation center	Yes	The cost of follow-up medical care (for ex., following a hospital stay, surgery or an injury) at a rehabilitation center or facility is a qualified medical expense. This includes the cost of meals and lodging in the rehabilitation center if the main reason for being there is to receive medical care. Also see Convalescent home .
Reasonable & Customary (R&C)	Yes	Amounts that exceed R&C are qualified medical expenses.
Retin-A	Yes	When prescribed by a health care professional for the treatment of acne, the cost of Retin-A is a qualified medical expense.
	No	When prescribed for the effects of aging, the cost of Retin-A is not a qualified medical

Qualified Expenses for a Health Savings Account (HSA)

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EXPENSES

	QUALIFIED?	IRS GUIDELINES
Rogaine		expense.
Safety glasses		See Propecia .
Schools, residential		See Eyeglasses .
Schools, special	Yes	If the main reason for using a school is its resources to work with children who have learning disabilities due to mental or physical impairment, payments to a special school are qualified medical expenses. Note: The cost of meals, lodging and ordinary education by the special school may also be qualified expenses if the main reason for the child being there is for the school's resources to relieve the mental or physical disability. Eligible reasons can include but are not limited to: <ul style="list-style-type: none"> ▪ Teaching Braille to a visually-impaired child ▪ Teaching sign language or lip reading to a hearing-impaired child ▪ Remedial language training to correct a condition caused by a birth defect
Screening tests		See Diagnostic services ; and Preventive care .
Seeing-eye dog		See Guide dog .
Sexual counseling		See Counseling .
Sexual dysfunction	Yes	When recommended by a health care professional, the cost of treatment for impotence or sexual dysfunction (male or female) is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Shipping and handling fees	Yes	Shipping and handling fees associated with medical care (for contact lenses, mail-order drugs, etc.) are qualified medical expenses.
Sinus medication	w/ Prescription	When prescribed by a physician, the cost of sinus medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Sleep deprivation treatment	Yes	When recommended by a health care professional for a medical condition, the cost of sleep deprivation treatment is a qualified expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Smoking cessation	w/ Prescription	When prescribed by a physician, amounts paid for stop-smoking treatments, medicines and programs are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Special foods		See Nutritional supplements .
Speech therapy	Yes	When recommended by a health care professional for a medical condition (such as autism or dyslexia), the cost of speech therapy is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i> Also see Schools, special ; and Tutoring .
Sperm storage	Yes	For the treatment of infertility, the cost of sperm storage is a qualified medical

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EXPENSES

	QUALIFIED?	IRS GUIDELINES
Spermicide	No	expense. Storage fees paid for non-medical reasons or to preserve sperm for future generations (such as for genetic information) are not qualified medical expenses.
Stem cell harvesting and storage	w/ Prescription	When prescribed by a physician, the cost of spermicide is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	Yes	When recommended by a health care professional for a medical condition, the cost of harvesting and storing stem cells is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	Storage and harvesting fees paid for non-medical reasons or to preserve the stem cells for future use are not qualified medical expenses.
Sterilization		See Tubal ligation ; and Vasectomy .
Stop-smoking program		See Smoking cessation .
Student health fee	Yes	The cost of medical care is a qualified medical expense.
	No	Fees for belonging to the program or as premium for future health care are not qualified medical expenses.
Substance abuse		See Alcoholism, drug addiction ; and Drug overdoes, treatment of .
Sunburn cream and ointment	w/ Prescription	When prescribed by a physician, the cost of sunburn cream or ointment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
		See Eyeglasses .
Sunglasses		
Sunscreen, with high SPF	Yes	The cost of sunscreen with high SPF (30 or higher) is a qualified medical expense.
	No	The cost of sunscreen with SPF lower than 30 and for lotion that contains sunscreen are not qualified medical expenses.
Supplements		See Nutritional supplements .
Surgery		See Illegal operation or treatment ; and Operation .
Surrogate mother	Yes	If an HSA account holder or spouse is fulfilling the role of a surrogate mother, medical expenses not paid by insurance or the adoptive parents are qualified medical expenses.
	No	An HSA account holder using a surrogate mother cannot submit medical expenses incurred by the surrogate. The surrogate is not a covered individual under the account holder's HSA.
	No	Fees paid to an agency to search for a surrogate mother are not qualified medical

Qualified Expenses for a Health Savings Account (HSA)

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EXPENSES

Swim lessons/Swim therapy

Taxes on medical services and products

Teeth whitening

Teething pain relievers

Telephone

Telephone consultation (health care professional's fee)

Television

Termination of pregnancy

Therapy

Thermometer

Throat lozenges

Toiletries

QUALIFIED?	IRS GUIDELINES
	expenses. See Lessons .
Yes	Taxes (such as sales tax or a hospital bill surcharge) incurred for medical services or products, including OTC, are qualified medical expenses.
	See Dental, cosmetic .
w/ Prescription	When prescribed by a physician, the cost of a pain reliever for teething is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Yes	Fees associated with enhancing a telephone to accommodate a hearing-impaired person or a person with a disability are qualified medical expenses. Note: Repair costs are also qualified medical expenses.
No	The cost of a telephone while in a hospital or treatment center for medical care is not a qualified medical expense.
Yes	A fee charged by a health care professional for a telephone consultation is a qualified medical expense. Note: The phone charge (for ex., a toll call charge) is also a qualified medical expense.
Yes	To assist a visually- or hearing-impaired person, the cost to modify a television (such as an adapter for a regular television) or purchase a specially equipped television is a qualified medical expense. Note: Only the amount that exceeds the cost of a regular television is reimbursable.
No	The cost of a television while in a hospital or treatment center is not a qualified medical expense.
	See Abortion .
	See Counseling; Patterning exercises ; and Physical therapy .
Yes	The cost of a thermometer for medical use (for ex., to take someone's temperature) is a qualified medical expense.
w/ Prescription	When prescribed by a physician, the cost of throat lozenges is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
No	Amounts paid for toiletries (cologne, dental floss, deodorant, lotion, sanitary napkins,

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EXPENSES

	QUALIFIED?	IRS GUIDELINES
Toothache pain relievers		shaving cream, shampoo, soap, tampons, toothpaste, etc.) are not qualified medical expenses. Also see Medicine, over-the-counter .
Toothbrush	w/ Prescription	When prescribed by a physician, the cost of a toothache pain reliever is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Transplant	No	The cost of a toothbrush (including a specialized or battery-powered toothbrush), even when recommended by a dentist for a medical condition, is not a qualified medical expense.
Transportation		See Organ donor .
	Yes	<p>The cost of transportation primarily for, and essential to, medical care is a qualified medical expense. Eligible expenses include but are not limited to:</p> <ul style="list-style-type: none"> ▪ Ambulance services ▪ Bus* ▪ Car rental* ▪ Parking fee ▪ Plane fare* ▪ Taxi ▪ Toll ▪ Personal car mileage or gasoline <p>* Long-distance travel cannot be undertaken for purely personal reasons (such as when equivalent treatment is available locally).</p>
Transportation (cont.)	Yes	If a covered individual is unable to travel alone and requires the assistance of a nurse or companion (for ex., a parent or spouse), the nurse/companion's transportation expenses are qualified medical expenses.
	Yes	If recommended for a family member's mental illness, the transportation costs of visits by other family members are qualified medical expenses. Note: All family members involved must be covered under the HSA.
	No	Regular commuting costs for an individual with a physical disability are not qualified medical expenses.
Travel		See Lodging/Trips ; and Transportation .
Trips		See Lodging/Trips ; and Transportation .
Tubal ligation	Yes	The cost of a tubal ligation or tubal ligation reversal is a qualified medical expense.
Tuition	Yes	The cost for medical care that has been rendered, even when included in college or private school tuition, is a qualified medical expense. Also see Schools, special .
	No	Medical coverage premiums attached to college or private school tuition, even if listed

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EXPENSES

	<u>QUALIFIED?</u>	<u>IRS GUIDELINES</u>
Tuition for special needs program		separately, are not qualified medical expenses.
Tutoring		See Schools, special ; and Tutoring .
Ultrasound	Yes	When recommended by a health care professional for a medical condition, tutoring fees for a specialized teacher are qualified medical expenses. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Umbilical cord blood	Yes	The cost of an ultrasound for medical care (including prenatal care) is a qualified medical expense.
Usual & Customary	Yes	When recommended by a health care professional for an existing medical condition with the unborn child or any other genetically-related family member covered under the HSA, amounts paid for umbilical cord blood are qualified medical expenses. Note: As long as a medical condition is present, the cost to collect, freeze and store umbilical cord blood is a qualified medical expense. See Reasonable & Customary .
UVR treatments	Yes	When recommended by a health care professional for a medical condition (such as chronic psoriasis), the cost of UVR treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Vacation		See Lodging/Trips .
Vaccination		See Immunization .
Vaccine		See Immunization .
Vaporizer/humidifier	Yes	The cost of a vaporizer or humidifier for medical care is a qualified medical expense.
Varicose vein surgery	Yes	When recommended by a health care professional for a medical condition, the cost of varicose vein removal is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost to remove varicose veins for cosmetic purposes is not a qualified medical expense.
Vasectomy	Yes	The cost of a vasectomy or vasectomy reversal is a qualified medical expense.
Veneers		See Dental, cosmetic .
Veterinary fees		See Guide dog .
Viagra	Yes	When prescribed by a health care professional for a medical condition, the cost of Viagra is a qualified medical expense.
Vision correction surgery		See LASIK and laser eye surgery ; and Radial keratotomy .

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<u>EXPENSES</u>	QUALIFIED?	IRS GUIDELINES
Walker		See Wheelchair/walker .
Warranty	Yes	The amount paid for a warranty on a medical product (for ex., contact lenses, eyeglasses, hearing aid, etc.) is a qualified medical expense.
Wart removal treatment	w/ Prescription	When prescribed by a physician, the cost of wart removal treatment is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
Weight loss drugs	w/ Prescription	When prescribed by a health care professional for a medical condition (such as obesity or hypertension), the cost of a weight loss drug is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
	No	The cost of a weight loss drug associated with general weight loss is not a qualified medical expense
Weight loss program	Yes	When recommended by a health care professional for a medical condition (such as obesity or hypertension), the cost of a weight loss program is a qualified medical expense.
	No	The cost of a weight loss program associated with general weight loss is not a qualified medical expense.
Wellness scan		See Diagnostic services .
Wheelchair/walker	Yes	When recommended by a health care professional to alleviate a medical condition or for a physical disability, the amount paid for an autoette, wheelchair or walker, including the cost of maintenance, is a qualified medical expense.
Wig	Yes	When recommended by a health care professional for a medical condition, or as a result of treatment for a medical condition, the cost of a wig is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>
X-rays	Yes	X-ray fees for medical care are qualified medical expenses.
Yeast infection medication	w/ Prescription	When prescribed by a physician, the cost of yeast infection medicine is a qualified medical expense. <i>Retain evidence of medical necessity (e.g., prescription, doctor's note) with the receipt.</i>