

Health Savings Accounts

Eligible Medical Expenses

Eligible medical expenses are defined as those expenses paid for care as described in Section 213 (d) of the Internal Revenue Code. Additionally, the IRS has allowed some over-the-counter medications to qualify as eligible medical expenses when prescribed by a qualified health care provider. This list is for quick reference, however please refer to IRS Publication 502 for more detailed information.

- Abortion
- Acupuncture
- Alcoholism
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Artificial Teeth
- Autoette *(when used for relief of sickness or disability)*
- Bandages
- Birth control pills
- Body Scan
- Braille Books & Magazines
- Breast Pumps & Supplies
- Breast Reconstructive Surgery
- Capital Expenses
- Car
- Chiropractor
- Christian Science Practitioner
- Contact Lenses
- Crutches
- Dental Treatment
- Diagnostic Devices
- Disabled Dependent Care
- Drug Addiction
- Drugs *(by prescription)*
- Eye Exam
- Eyeglasses
- Eye Surgery
- Fertility Enhancement
- Founder's Fee
- Guide Dog/Service Animal
- Health Institute
- Health Maintenance Organization (HMO)
- Hearing Aids
- Home Care
- Home Improvements
- Hospital Services
- Insurance Premiums
- Intellectually & Developmentally Disabled
- Laboratory Fees
- Lactation Expenses
- Lead-Based Paint Removal
- Learning Disability
- Legal fees *(to authorize treatment for a mental illness)*
- Lifetime Care—Advance Payments
- Lodging *(away from home for outpatient care)*
- Long-Term Care
- Meals
- Medical Conferences
- Medical Information Plan
- Medicines
- Nonprescription Drugs *(only if authorized by your doctor)*
- Nursing Home
- Nursing Services
- Operations
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Physical Examination
- Pregnancy Test Kit
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Special Education
- Sterilization
- Stop-Smoking Programs
- Surgery
- Telephone & Television *(to assist the hearing impaired)*
- Therapy
- Transplants
- Transportation
- Trips
- Tuition
- Vasectomy
- Vision Correction Surgery
- Weight-Loss Program *(You can include amounts you pay to lose weight if it's a treatment for a specific diagnosed disease.)*
- Wheelchair
- Wig
- X-ray

INELIGIBLE MEDICAL EXPENSES

- Baby Sitting, Childcare, & Nursing Services for a Normal, Healthy Baby
- Controlled Substances
- Cosmetic Surgery
- Dancing Lessons
- Diaper Service
- Electrolysis or Hair Removal
- Flexible Spending Account
- Funeral Expenses
- Future Medical Care
- Hair Transplant
- Health Club Dues
- Health Coverage Tax Credit
- Health Savings Accounts
- Household Help
- Illegal Operations and Treatments
- Insurance Premiums
- Maternity Clothes
- Medical Savings Account(MSA)
- Medicines & Drugs From Other Countries
- Nonprescription Drugs *(unless authorized by your doctor)*
- Nutritional Supplements
- Personal Use Items
- Swimming Lessons
- Teeth Whitening
- Veterinary Fees
- Weight-Loss Program *(You cannot include the cost of a weight loss program if the purpose of the weight loss is general health or improvement of appearance.)*

EXCEPTIONS

HSA funds may not be used to pay for health insurance premiums unless they are used for:

1. Health care continuation coverage (such as coverage under COBRA).
2. A qualified long-term care insurance contract.
3. Health care coverage while receiving unemployment compensation under federal or state law.
4. Medicare and other health care coverage if you are 65 or older (other than premiums for a Medicare supplemental policy, such as Medigap).

HELPLINE 866.702.9033

EMAIL hsa@choicefinancialgroup.com

*Live help available 8:00 am to 6:00 pm CST
Monday—Friday*

choicefinancialgroup.com/hsa



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