

HEALTH SAVINGS ACCOUNTS

MEDICAL EXPENSE LIST



PARTIAL LIST OF IRS-APPROVED MEDICAL EXPENSES

- Acupuncture
- Alcoholism
- Ambulance
- Artificial Limb
- Artificial Teeth
- Autoette
- Bandages
- Birth Control Pills
- Braille Books/Magazines
- Breast Reconstruction Surgery
- Capital Expenses (includes equipment/improvements for your home for medical purposes)
- Car (specially equipped)
- Chiropractor
- Contact Lenses
- Crutches
- Dental Treatment
- Diagnostic Devices
- Disabled Dependent Care Expenses
- Drug Addiction
- Eye Glasses
- Eye Surgery
- Fertility Enhancement
- Founder's Fee
- Health Maintenance Organization
- Hearing Aids
- Home Care
- Hospital Services
- Laboratory Fees
- Lead Based Paint Removal
- Learning Disability
- Legal Fees
- Lifetime Care – Advanced Payments
- Lodging
- Long-Term Care
- Meals (in patient hospital care)
- Medical Conferences
- Medical Information Plan
- Medicines (doctor prescribed)
- Nursing Home
- Nursing Services
- Operations
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Special Education
- Sterilization
- Stop-Smoking Program
- Surgery
- Telephone (special equipment for hearing impaired)
- Television (equipped for hearing impaired)
- Therapy
- Transplants
- Transportation (for medical care)
- Trips (essential to receipt of medical care)
- Tuition
- Vision Correction Surgery
- Weight-Loss Program
- Wheelchair
- Wig
- X-ray

The above listing is subject to IRS rules & regulations under code section 213(d). See Publication 502 for further detailed descriptions.

PARTIAL LIST OF IRS NOT APPROVED MEDICAL EXPENSES

- Baby-Sitting, Childcare & Nursing Services for 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 (some)
- Maternity Clothes
- Medical Savings Accounts
- Medicine and Drugs From Other Countries
- Nonprescription Drugs and Medicines*
- Nutritional Supplements (unless approved by physician for specific medical condition)
- Personal Use Items
- Swimming Lessons
- Teeth Whitening
- Veterinary Fees (unless trained animal specific to assist person)
- Weight-Loss Program (not diagnosed by a physician)

* As of January 1, 2011, a doctor's prescription is needed to use an HSA to pay for certain over-the-counter medicines. These are partial lists of typical expenses and do not include all eligible or non-eligible expenses. For additional information, please go to www.irs.gov.



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