

Eligible Medical Expenses: IRS Publication #502 defines medical expenses as “the costs of diagnosis, cure, mitigation, treatment, or prevention of disease, and the costs for treatments affecting any part or function of the body.” IRS Publication 969 also describes HSA eligible expenses. The following list, while not intended to be all inclusive, illustrates medical or medical-related expenses which may be reimbursed tax-exempt under a Health Savings Account. Section 213(d) of the Tax Code contains the full provisions of the applicable tax deductions.

Partial List of Qualifying Health Care Expenses

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| Acupuncture | First aid kits |
| Alcoholism treatment | Glucosamine |
| Ambulance | Guide dog (for vision-impaired or hearing-impaired person) |
| Artificial limbs and teeth | Hearing aids (including hearing aid batteries) |
| Band aids/bandages | Hospital services |
| Birth control pills | Immunizations |
| Body scan | Incontinence supplies |
| Braille books & magazines | Insulin |
| Breast pump | Laboratory fees |
| Breast reconstruction surgery (following mastectomy for cancer) | Nursing Home |
| Chiropractors | Nursing services |
| Christian Science Practitioner | Pregnancy test kits |
| Co-insurance amounts and deductibles | Prescription medications |
| Contact lenses (including solution and cleaner) | Psychiatric care |
| Contraceptives | Psychologist |
| Cosmetic surgery (only if necessary to improve a deformity arising from a congenital abnormality, personal injury from an accident or trauma, or a disfiguring disease) | Reading Glasses |
| Crutches | Stop Smoking Programs |
| Dental treatments (x-rays, fillings, braces, extractions) | Telephone & Television equipment for hearing/visually impaired persons |
| Dentures and denture adhesives | Therapy |
| Diabetic supplies (such as blood sugar test kits) | Transplants |
| Drug addiction treatment | Transportation for medical care |
| Eyeglasses and eye examinations | Vasectomy |
| Eye surgery (including laser eye surgery) | Weight loss program (if doctor prescribed to treat obesity or other medical condition) |
| Fertility enhancement (including in vitro fertilization) | Wheelchair |

Qualifying Insurance Premiums

- Long Term Care Insurance for Qualifying Policies
- COBRA Premiums under Certain Circumstances
- Medicare Premiums

Examples of over-the-counter (OTC) medications purchased after January 1, 2011 that require a doctor's prescription

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| Acne Treatment | Head Lice treatment |
| Acid Controllers | Hemorrhoid treatments |
| Allergy and sinus medications | Laxatives |
| Cold and flu medications | Nicotine patches, gum, Lozenges |
| Cold Sore Remedies | Pain relief medications |
| Decongestants | Sleep aids and sedatives |
| Digestive aids | Wart remover product |