

Health Savings Account qualified expenses.*

Medical Expenses that are deductible and/or eligible for tax-free withdrawals from a health savings account

- Abdominal supports
- Abortion
- Acupuncture
- Alcoholism treatment
- Ambulance
- Anesthetist
- Artificial limbs
- Autoeette (*when used for relief of sickness/disability*)
- Bandages
- Birth control pills (*by prescription*)
- Blood tests
- Blood transfusions
- Braces
- Cardiographs
- Chiropractor
- Christian Science Practitioner
- Contact lenses
- Contraceptive devices (*by prescription*)
- Convalescent home (*for medical treatment only*)
- Crutches
- Dental treatment
- Dental X-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Diathermy
- Drug addiction therapy
- Drugs (*prescription*)
- Elastic hosiery (*prescription*)
- Eyeglasses
- Fees paid to health institute prescribed by a doctor
- Fluoridation unit
- Guide dog
- Gum treatment
- Gynecologist
- Healing services
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatments
- Lab tests
- Lead paint removal
- Lodging (*away from home for outpatient care*)
- Menstrual care products
- Neurologist
- Nursing services
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Organ transplant (*including donor's expenses*)
- Orthopedist
- Osteopath
- Over the counter drugs, medicines and other medical products
- Oxygen and oxygen equipment
- Pediatrician
- Physician
- Physiotherapist
- Podiatrist
- Postnatal treatments
- Practical nurse for medical services
- Pregnancy test kit
- Prenatal care
- Prescription medicines
- Prosthesis
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium therapy
- Registered nurse
- Special school costs for the handicapped
- Speech therapy
- Spinal fluid test
- Splints
- Sterilization
- Surgeon
- Syringes
- Telehealth and remote care services
- Telephone or TV equipment to assist the hard-of-hearing
- Therapy equipment
- Transportation expenses (*relative to health care*)
- Vaccines
- Vasectomy
- Vitamins (*if prescribed*)
- Wheelchair
- Wigs (*hair loss due to disease*)
- X-rays

Non-Deductible Expenses (not eligible for tax-free HSA withdrawals)

- Advance payment for services to be rendered next year
- Athletic club membership
- Bottled water
- Commuting expenses of a disabled person
- Cosmetic surgery and procedures
- Cosmetics, hygiene products, and similar items
- Diaper service
- Domestic help
- Exercise equipment
- Funeral, cremation or burial expenses
- Hair loss medication/hair transplants
- Health programs offered by resort hotels, health clubs, and gyms
- Illegal operations and treatments
- Illegally procured drugs
- Maternity clothes
- Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
- Scientology counseling
- Social activities
- Special foods or beverages
- Specially designed car for the handicapped other than an autoeette or special equipment
- Swimming pool
- Teeth whitening/bleaching
- Travel for general health improvement
- Veterinary fees
- Vitamins and nutritional supplements
- Weight loss programs (subject to change under new IRS guidelines)

Note: HSA funds may not be used, at least on a tax-free basis, to pay for health insurance premiums. There are four notable exceptions. HSA funds may be used to pay for:

1. A health plan during any period of continuation coverage required under any federal law (i.e., COBRA, etc.),
2. A qualified long-term care insurance contract,
3. A health plan during a period in which the individual is receiving unemployment compensation under any federal or state law, and
4. Medicare premiums (this is a relatively new recognized expense and a "great" reason to fund an HSA prior to retirement, so you can use tax-free dollars to pay Medicare premiums on Part A, Part B, Part C and Part D).

*This list provides examples of expenses that may qualify and is not meant to be comprehensive. The Internal Revenue Service maintains the official list of qualified medical expenses in Publication 502. For more detailed information, please visit key.com/hsa to view IRS Publication 502 entitled, "Medical and Dental Expenses" for the most up-to-date list of eligible expenses.

