

## Qualified Medical Expenses

Your HSA can be used for a wide range of medical goods and services in addition to the usual medical services and prescribed medications covered in the typical health plan, as well as for certain types of health insurance premiums.

### Qualified Medical Expenses

- Acupuncture
- Alcoholism or drug addiction treatment
- Ambulance services
- Artificial limbs
- Artificial teeth
- Bandages
- Birth control pills and other prescription contraceptives
- Braille books and magazines (excess cost)
- Breast reconstruction surgery
- Car modifications
- Certain home improvements
- Certain nonprescription/over
- Chiropractor
- Christian Science practitioner
- Contact lenses
- Crutches, purchase or rental
- Dental treatment
- Diagnostic devices
- Disabled dependent care expenses
- Eye surgery
- Eyeglasses
- Fertility enhancement
- Guide dog or other animal
- Hearing aids
- Home care
- Lead-based paint removal
- Legal fees to authorize treatment of mental illness
- Legal termination of pregnancy
- Lifetime care-advance payments
- Long-term care
- Medical conferences concerning chronic illnesses
- Nonprescription medicines
- Nursing home
- Nursing services
- Optometrist
- Over-the-counter drugs
- Oxygen
- Prescription medications
- Psychoanalysis (other than related to training)
- Smoking cessation programs
- Special education (if prescribed by doctor)
- Special home for mentally retarded person
- Sterilization (reproductive)
- Telephone or television for hearing
- Therapy prescribed as treatment
- Transplants (costs of donor)
- Transportation and other travel costs for medical care
- Weight loss program (if prescribed by doctor)
- Wheelchair
- Wig (for hair loss if prescribed by doctor)

### Non-qualified Medical Expenses

- Babysitting, childcare, and nursing services for a normal, healthy baby
- Controlled substances in violation of federal law
- Cosmetic surgery aimed at improving appearances
- Dancing lessons
- Diaper services, unless they are needed to relieve the effects of a particular disease
- Electrolysis or hair removal
- Expenses used in figuring health coverage tax credit
- Funeral expenses
- Future medical care
- Hair transplant
- Health club dues
- Household help other than that qualifying as long term care
- Illegal operations and treatments
- Insurance premiums other than those explicitly included
- Liposuction
- Maternity clothes
- Medicines imported from another country
- Nutritional supplements unless prescribed for a medically diagnosed condition
- Personal use items unless specifically included
- Swimming lessons
- Teeth whitening
- Veterinary fees, except for guide or assistance animals
- Weight-loss program