

## Health Savings Accounts (HSA) Eligible Expenses

### ELIGIBLE EXPENSES

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also available.

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| <ul style="list-style-type: none"> <li>✓ Acupuncture</li> <li>✓ Alcoholism treatment</li> <li>✓ Ambulance Artificial limb</li> <li>✓ Birth control pills</li> <li>✓ Blood pressure monitoring device</li> <li>✓ Breast pumps and related supplies</li> <li>✓ Chiropractic care</li> </ul> | <ul style="list-style-type: none"> <li>✓ COBRA premiums (post tax only)</li> <li>✓ Contact lenses and related materials</li> <li>✓ Dental treatment</li> <li>✓ Dentures</li> <li>✓ Diagnostic services</li> <li>✓ Drug addiction treatment</li> <li>✓ Eye examination, eye glasses and reading glasses</li> </ul> | <ul style="list-style-type: none"> <li>✓ Family planning items</li> <li>✓ Fertility treatment</li> <li>✓ Flu shot</li> <li>✓ Hearing aids</li> <li>✓ Hospital services</li> <li>✓ Immunization</li> <li>✓ Insulin and diabetic supplies</li> <li>✓ Laboratory fees Laser eye surgery</li> <li>✓ Long-term care premiums or expenses (post tax)*</li> <li>✓ Medical testing devices Menstrual care products</li> <li>✓ Nursing services Obstetrical expenses</li> </ul> | <ul style="list-style-type: none"> <li>✓ Orthodontia (not for cosmetic reasons)</li> <li>✓ Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc.</li> <li>✓ Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc.</li> <li>✓ Oxygen</li> <li>✓ Physical exam</li> <li>✓ Physical therapy</li> <li>✓ Prescription drugs</li> <li>✓ Psychiatric care</li> </ul> | <ul style="list-style-type: none"> <li>✓ Retiree (post-65) medical insurance premiums (post tax)</li> <li>✓ Smoking cessation program and medications</li> <li>✓ Surgery</li> <li>✓ Sunscreen &amp; sun block (SPF 15+, broad spectrum)</li> <li>✓ Telehealth services (pre-deductible)**</li> <li>✓ Transportation for medical care</li> <li>✓ Weight loss program necessary to treat a specific medical condition</li> <li>✓ Wheelchair, walkers, crutches and canes</li> </ul> |
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\*Limitations apply. See IRS Publication 502 for more information.

\*\*Temporary provision based on the CARES Act

### INELIGIBLE EXPENSES

These items are not generally eligible for tax-free purchase with your account funds.

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| <ul style="list-style-type: none"> <li>× Concierge service fees (billed for future services; no treatment provided)</li> <li>× Cosmetics and cosmetic surgery</li> <li>× Deodorant</li> </ul> | <ul style="list-style-type: none"> <li>× Exercise equipment</li> <li>× Fitness programs</li> <li>× Funeral expenses</li> <li>× Hair transplants</li> </ul> | <ul style="list-style-type: none"> <li>× Household help</li> <li>× Illegal operations and treatments</li> <li>× Maternity clothes</li> <li>× Teeth whitening</li> </ul> |
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### DUAL PURPOSE ITEMS

Items that can be used for a medical purpose or for general health and well-being are considered "dual purpose" and are eligible only with a prescription, doctor's directive or letter of medical necessity. Examples include:

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| <ul style="list-style-type: none"> <li>✓ Dietary and weight loss supplements</li> <li>✓ Fiber supplements</li> <li>✓ Orthopedic shoes and inserts</li> </ul> | <ul style="list-style-type: none"> <li>✓ Snoring cessation aids</li> <li>✓ Vitamins and herbal supplements</li> </ul> |
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