

Health Savings Account Eligible Medical Expenses

As defined by Section 213(d) of the Internal Revenue Code, an eligible expense includes the amount paid for the diagnosis, cure, mitigation, treatment, or prevention of disease for the purpose of affecting any structure or function of the body.

Below is a list of qualified and non-qualified expenses that may help you determine if an expense is eligible or not. This information is not intended to be tax advice. For more details, refer to [IRS Publication 502 titled, Medical and Dental Expenses](#), or contact a tax professional.

Qualified Medical Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance services
- Artificial limbs
- Artificial teeth
- Bandages
- Birth control pills and other contraceptive devices (by prescription)
- Braille materials
- Breast pumps and lactation supplies
- Chiropractor
- Christian Science Practitioner
- Contact lenses
- Cosmetic surgery and procedures
- (if related to accident, birth defect, or disease)
- Convalescent home (medical)
- Dental treatment (x-rays, fillings, braces, extractions, dentures)
- Diagnostic devices and fees
- Doctor's visits and procedures
- Drug addiction treatment
- Eye care (exams, glasses, contacts)
- Eye surgery (includes laser eye treatments)
- Fertility treatments
- Guide dog or other service animals
- Hearing aids and batteries
- Hospital services
- Laboratory fees
- Long-term care (for medical expenses and premiums)
- Nursing home and services
- Nursing services
- Ophthalmologist, optician, and optometrist
- Oral surgery
- Orthopedic shoes
- Physical examination
- Physical therapy
- Prenatal care
- Prescription medicines
- Prosthesis
- Psychotherapy
- Impaired)
- Speech therapy
- Transplants and related expenses
- Transportation expenses (relative to healthcare) Tuition for child with learning or physical disability
- Ultra-violet ray treatment
- Vaccines
- Vasectomy
- Weight-loss program (to treat a specific disease diagnosed by a physician)
- Wheelchair

Non-Qualified Medical Expenses

- Advance payment for future medical care
- Boarding school fees and child care
- Commuting expenses of a disabled person
- Cosmetic surgery and procedures (unless due to accident, birth defect, or disease)
- Cosmetics, hygiene products, and similar items
- Diaper service
- Electrolysis or hair removal
- Funeral expenses
- Health club membership and dues
- Household help
- Illegal operations and treatments
- Illegally procured drugs
- Insurance premiums (unless receiving unemployment benefits)
- Maternity clothes
- Meals
- Nutritional Supplements
- Over-the-counter medication except insulin (unless accompanied by a prescription)
- Personal use items (e.g., toothbrush, toothpaste)
- Premiums for Life, Disability or other Accident Insurance
- Special foods or beverages
- Stop-smoking programs
- Swimming lessons
- Teeth Whitening
- Travel for general health improvement
- Vitamins
- Weight-loss programs (unless prescribed to treat a specific disease)