

# Using your HSA

## for qualified medical expenses

Health savings accounts (HSAs) offer many tax advantages, which include access to the HSA balance tax free if the money is used for a qualified medical expense (QME). QMEs are out-of-pocket medical, dental, prescription and vision expenses as determined by the IRS if they cover the diagnosis, treatment or prevention of disease and the costs for treatments affecting any part or function of the body. Their rules are subject to change at any time. Please consult your tax advisor or refer to **Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans** or **IRS Publication 502, Medical and Dental Expenses** for more details. Below is a list of some QMEs. However, the examples listed here are not all inclusive.

- AA meetings, transportation to
- Acupuncture
- Alcoholism treatment
- Allergy medicine
- Ambulance
- Analgesics
- Antacids
- Antibiotic ointments
- Anti-itch creams
- Arthritis gloves
- Artificial limbs
- Artificial teeth
- Aspirin
- Bactine
- Bandages, for torn or injured skin
- Batteries
- Birth-control pills
- Blood-pressure monitoring devices
- Blood-sugar test kits and test strips
- Body scans
- Braille books and magazines
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Calamine lotion
- Cancer screenings
- Carpal tunnel wrist supports
- Chelation therapy
- Chiropractors
- Cholesterol test kits
- Circumcision
- Co-insurance amounts
- Cold medicine
- Cold sore medicine
- Condoms
- Contact lenses, materials and equipment
- Co-payments
- Cough suppressants
- CPAP (continuous positive airway pressure) devices
- Crutches
- Decongestants
- Deductibles
- Dental sealants
- Dentures and denture adhesives
- Diabetic supplies
- Diagnostic items/services
- Diaper rash ointments and creams
- Diarrhea medicine
- Drug addiction treatment
- Drug overdose, treatment of
- Durable medical equipment

- Ear plugs
- Ear wax removal drops
- Eczema treatments
- Expectorants
- Eye drops
- Eye examinations, eyeglasses, equipment and materials
- Fever-reducing medications
- First aid cream
- First aid kits
- Flu shots
- Fluoridation services
- Gauze pads
- Glucose-monitoring equipment
- Guide dog
- Headache medications
- Hearing aids
- Hemorrhoid treatments
- Hospital services
- Humidifier
- Immunizations
- Incontinence supplies
- Insect-bite creams and ointments
- Insulin
- Laboratory fees
- Lactation consultant
- Laser eye surgery, Lasik
- Latex gloves
- Laxatives
- Lice treatment
- Lip products, medicated
- Liquid adhesive for small cutsX-ray fees
- Lodging at a hospital or similar institution
- Masks, disposable
- Mastectomy-related special bras
- Maxi pads
- Medical alert bracelet or necklace
- Medical monitoring and testing devices
- Medical records charges
- Medicare premiums: Part B, C and D and deductibles for all parts of Medicare
- Menstrual care products
- Menstrual cup
- Menstrual pain relievers
- Menstrual sponge
- Midwife
- “Morning-after” contraceptive pills
- Motion sickness pills
- Motion sickness wristbands
- Nicotine gum or patches
- Norplant insertion or removal
- Obstetrical expenses
- Occlusal guards to prevent teeth grinding
- Occupational therapy
- Online or telephone consultation
- Operations, non-cosmetic
- Optometrist
- Organ donors
- Orthodontia
- Orthopedic shoe inserts
- Osteopath fees
- Over-the-counter medicine without a prescription
- Ovulation monitor
- Oxygen
- Pain relievers (Examples: Advil, Aspirin, Tylenol)
- Pantyliners or underwear liners
- Personal protective equipment (PPE)
- Physical exams
- Physical therapy
- Pregnancy test kits
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Radial keratotomy
- Reading glasses
- Rehydration solution
- Rubbing alcohol
- Safety glasses
- Screening tests
- Shipping and handling fees to obtain eligible items
- Sinus medications
- Sleep-deprivation treatment
- Smoking-cessation medications
- Smoking-cessation programs
- Speech therapy

- Spermicidal foam
- Sterilization procedures
- Stop-smoking program
- Sunscreen
- Supplies to treat medical condition W Support braces
- Surgery
- Tampons
- Taxes on medical services and products
- Telemedicine
- Telephone equipment for persons with hearing or speech disabilities
- Thermometers
- Throat lozenges
- Toothache and teething pain relievers
- Transplants
- Transportation expenses for person to receive medical care
- Tuition evidencing separate breakdown for medical expenses
- Ultrasound
- Vaccines
- Vasectomy/Vasectomy reversal
- Viagra
- Vision correction procedures
- Walkers
- Wart remover treatments
- Wheelchair
- X-ray fees
- Yeast infection medications



State and local tax treatment of health savings accounts and distributions may vary. Health savings account holders should discuss their specific situation with their legal, tax or financial professional.

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