

HSA, HRA, Healthcare FSA and Dependent Care FSA eligibility list

The following is a summary of common expenses claimed against Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), Healthcare Flexible Spending Accounts (HC-FSAs) and Dependent Care Flexible Spending Accounts (DC-FSAs). Due to frequent updates to the regulations governing these accounts and arrangements, this list does not guarantee reimbursement and is to be used as a guide for the submission of claims. For more information on IRS-qualified healthcare expenses, please review IRS Publication 502.

If you have an HRA, your employer's plan may only reimburse a subset of expenses. Please refer to your plan document for confirmation of reimbursable expenses under your plan.

If you are currently participating in a high-deductible health plan (HDHP) and are contributing to an HSA, you may also participate in a Limited Purpose or Healthcare FSA. These expenses are limited to dental and vision and are identified with an * in the list below.

Common IRS-qualified healthcare expenses

Acupuncture	Guide dogs	Physical therapy
Ambulance	Hearing aids and batteries	Special education services for learning disabilities (recommended by a doctor)
Artificial limbs	Infertility treatment	Speech therapy
Artificial teeth*	Inpatient alcoholism treatment	Stop-smoking programs (including nicotine gum or patches, if prescribed)
Birth control treatment	Insulin	Surgery, excluding cosmetic surgery
Blood sugar test kits for diabetics	Laboratory fees	Vaccines
Breast pumps and lactation supplies	Laser eye surgery*	Vasectomy
Chiropractor	Medical alert bracelet	Vision exam*
Contact lenses and solutions*	Medical records charges	Walker, cane
Crutches	Menstrual care products	Wheelchair
Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)	Midwife	
Doctor's office visits and co-pays	Occlusal guards to prevent teeth grinding	
Drug addiction treatment	Orthodontics*	
Drug prescriptions	Orthotic Inserts (custom or off the shelf)	
Eyeglasses (Rx and reading)*	Over-the-counter medicines and drugs (see examples below)	
Fluoride treatments*		
Flu shots		

Common over-the-counter (OTC) medicines

Acid controllers	Eye drops*	Ointments for cuts, burns or rashes
Acne medicine	Feminine antifungal or anti-itch products	Pain relievers, such as aspirin or ibuprofen
Aids for indigestion	Hemorrhoid treatment	Sleep aids
Allergy and sinus medicine	Laxatives or stool softeners	Stomach remedies
Anti-diarrheal medicine	Lice treatments	
Baby rash ointment	Motion sickness medicines	
Cold and flu medicine	Nasal sprays or drops	

Services and products that may be eligible with a Letter of Medical Necessity completed

Weight-loss program
only if it is a treatment for a specific
disease diagnosed by a physician (e.g.,
obesity, hypertension, heart disease)
Compression hosiery/socks,
antiembolism socks or hose

Massage treatment for specific ailment
or diagnosis
CPR classes for adult or child

Improvements or special
equipment added to a home or
other capital expenditures for a
physically handicapped person

Ineligible expenses

Aromatherapy
Baby bottles and cups
Baby oil
Baby wipes
Breast enhancement
Cosmetics and skin care

Cotton swabs
Dental floss
Deodorants
Hair re-growth supplies and/or services
Health club membership dues
Humidifier

Lotion
Low-calorie foods
Mouthwash
Petroleum jelly
Shampoo and conditioner
Spa salts

Eligible dependent care expenses

Au pair services
Babysitting services
Before-and after-school programs

Custodial or eldercare expenses, in-
home or daycare center (not medical
care)
Nursery school

Pre-kindergarten
Summer day camp (not
educational in nature)

Ineligible dependent care expenses

Clothing
Food/meals
Kindergarten and higher
education/tuition expenses
Overnight camp

This list is not comprehensive. It is provided to you with the understanding that HSA Bank is not engaged in rendering tax advice. The information provided is not intended to be used to avoid federal tax penalties. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered directly from the IRS by calling 1-800-TAXFORM. If tax advice is required, you should seek the services of a professional.



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