



# IRS-Qualified Medical Expenses

You can use your Health Savings Account (HSA) or Flexible Spending Account (FSA) to pay for a wide range of IRS-qualified medical expenses for yourself, your spouse, or tax dependents. Generally, an IRS-qualified medical expense is defined as an expense that pays for healthcare services, equipment, or medications as defined under Section 213(d) of the Internal Revenue Code. Funds used to pay for IRS-qualified medical expenses are always tax-free.

*Please note, if your health account is a Health Reimbursement Arrangement (HRA), qualified medical expenses will be defined by your plan design. Please check with your employer.*

## Examples of IRS-Qualified Medical Expenses\*:

Acupuncture	Gynecologist	Psychologist
Alcoholism treatment	Hearing aids and batteries	Smoking cessation programs
Ambulance services	Hospital bills	Special education tutoring
Annual physical examination	Insurance premiums**	Surgery
Artificial limb or prosthesis	Laboratory fees	Telephone or TV equipment to assist the hearing or vision impaired
Birth control pills (by prescription)	Lactation expenses	Therapy or counseling
Chiropractor	Lodging (away from home for outpatient care)	Medical transportation expenses
Childbirth/delivery	Nursing home	Transplants
Convalescent home (for medical treatment only)	Nursing services	Vaccines
Crutches	Obstetrician	Vasectomy
Doctor's fees	Osteopath	Vision care (including eyeglasses, contact lenses, lasik surgery)
Dental treatments (including x-rays, braces, dentures, fillings, oral surgery)	Oxygen	Weight loss programs (for a specific disease diagnosed by a physician – such as obesity, hypertension, or heart disease)
Dermatologist	Pregnancy test kit	
Diagnostic services	Podiatrist	
Disabled dependent care	Prescription drugs and medicines (over-the-counter drugs are not IRS-qualified medical expenses unless prescribed by a doctor)	
Drug addiction therapy	Prenatal care & postnatal treatments	Wheelchairs
Fertility enhancement (including in-vitro fertilization)	Psychiatrist	X-rays
Guide dog (or other service animal)		

\* 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.

\*\* Insurance premiums may not be reimbursed from an FSA. Except for certain retiree plans, HRAs may not generally reimburse premiums for individual policies of health insurance other than vision and dental insurance. Insurance premiums only qualify as an IRS-qualified medical expense for HSAs under the following circumstances: while continuing coverage under COBRA; for qualified long-term care coverage; coverage while receiving unemployment compensation; for any healthcare coverage for those over age 65 including Medicare (except Medicare supplemental coverage).