



Know Your Health Savings Account (HSA) Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Savings Account (HSA) dollars can be used to reimburse you for a variety of out-of-pocket health care expenses. The following tables are provided to help you better understand the types of expenses that are eligible and ineligible for tax-free reimbursement by your HSA (updated effective January 1, 2020).

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses

HEARING

- Hearing Aids and Batteries
- Hearing Exams

INSURANCE PREMIUMS

- Long Term Care Insurance Premiums
- COBRA Group Health Plan Premiums
- Health Coverage Premiums while collecting unemployment benefits
- Medicare Part A, B or D premiums

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

MEDICATIONS

- Insulin
- Prescription Drugs
- Over-the-counter medicines (see table below for more details)

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Doula*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational Therapy
- Physical Therapy
- Smoking Cessation Programs*
- Speech Therapy
- Weight Loss Programs*

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. For additional information, contact Admin America 770-992-5959/1-800-366-2961 or hsa@adminamerica.com.

The IRS does NOT consider the following expenses to be medical expenses that may be reimbursed under a HSA.

Ineligible Expenses

- | | | |
|--------------------------------------|--|--------------------------------|
| ■ Contact Lens or Eyeglass Insurance | ■ Group Insurance Premiums from current employment | ■ Personal Trainers |
| ■ Cosmetic Surgery/Procedures | ■ Medicare Supplement Premiums | ■ Sunscreen (spf less than 30) |
| ■ Electrolysis | ■ Marriage or Career Counseling | ■ Swimming Lessons |

Note: This list is not meant to be all-inclusive.

Please Note: Over-the-Counter (OTC) medicines or drugs may be purchased with tax-free HSA funds so long as they are being purchased to treat, prevent or mitigate a specific medical condition for a eligible family member.

Eligible Over-the-Counter Medicines and Drugs (if purchased for use by an eligible family member)

- | | | |
|--------------------------------------|--|---|
| ■ Acid controllers | ■ Cough, cold & flu medications | ■ Laxatives (non-fiber) |
| ■ Acne medications | ■ Denture pain relief treatments | ■ Medicated nasal sprays, drops, & inhalers |
| ■ Allergy & sinus medications | ■ Digestive aids | ■ Medicated respiratory treatments & vapor products |
| ■ Antibiotic products | ■ Ear care treatments | ■ Motion sickness medicines |
| ■ Antifungal (Foot) medications | ■ Eye care medications | ■ Oral remedies or treatments |
| ■ Antiparasitic treatments | ■ Feminine antifungal & anti-itch treatment | ■ Pain relief (includes aspirin) |
| ■ Antiseptics & wound cleansers | ■ Fiber laxatives (bulk forming) | ■ Skin treatments |
| ■ Anti-diarrheals | ■ First aid burn remedies | ■ Sleep aids & sedatives |
| ■ Anti-gas medications | ■ Foot care treatments | ■ Smoking deterrents |
| ■ Anti-itch & insect bite treatments | ■ Hemorrhoid medications | ■ Stomach remedies |
| ■ Baby rash ointments & creams | ■ Homeopathic remedies | ■ Unmedicated vapor products |
| ■ Baby teething pain treatments | ■ Incontinence protection & treatment products | |
| ■ Cold sore remedies | | |
| ■ Contraceptives | | |

Many OTC items that are not medicines or drugs are also eligible for tax-free purchase with HSAs.

Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

- | | | |
|--|--|---|
| ■ Baby Electrolytes and Dehydration
Pedialyte, Enfalyte | ■ Elastics/Athletic Treatments
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts | ■ Home Health Care (limited segments)
Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs |
| ■ Contraceptives
Unmedicated condoms | ■ Eye Care
Contact lens care | ■ Incontinence Products
Attends, Depend, GoodNites for juvenile incontinence, Prevail |
| ■ Denture Adhesives, Repair, and Cleansers
PoliGrip, Benzodent, Plate Weld, Efferdent | ■ Family Planning
Pregnancy and ovulation kits | ■ Nasal Care
Saline Nasal Spray |
| ■ Diabetes Testing and Aids
Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products | ■ Feminine Hygiene Products
tampons, pads, liners, cups, sponges | ■ Prenatal Vitamins
Stuart Prenatal, Nature's Bounty Prenatal Vitamins |
| ■ Diagnostic Products
Thermometers, blood pressure monitors, cholesterol testing | ■ First Aid Dressings and Supplies
Band Aid, 3M Nexcare, non-sport tapes | ■ Reading Glasses and Maintenance Accessories |
| ■ Ear Care
Unmedicated ear drops, syringes, ear wax removal | ■ Foot Care Treatment
Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles | |
| | ■ Glucosamine &/or Chondroitin
Osteo-Bi-Flex, Cosamin DS, Flex-a-min Nutritional Supplements | |
| | ■ Hearing Aid/Medical Batteries | |

For additional information, please contact Admin America, Inc. 770-992-5959/1-800-366-2961 or hsa@adminamerica.com.