

## EXAMPLES OF EXPENSES

CAUTION: THIS IS A GENERAL LIST AND IS MEANT ONLY TO BE A GUIDE.

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### Eligible Expenses

- Acupuncture
- Alcoholism/drug treatment
- Ambulance charges
- Artificial limbs
- Blood pressure monitor
- Body scan (MRIs)
- Chiropractic fees
- Contraceptives
- Contact lenses & cleaning solutions
- Costs for physical or mental illness confinement
- Counseling (other than marriage counseling)
- Crutches
- Dental treatment (non-cosmetic)
- Dentures/adhesives
- Eyeglasses/Eye Exam
- Hearing aids and batteries
- Insulin supplies
- Laboratory fees
- Medical fees not paid by insurance (non-cosmetic)
- Occlusal guards
- Orthodontic fees
- Over-the-Counter (OTC) drugs to alleviate an injury or illness
- Ovulation monitor
- Pregnancy tests
- Psychiatric care
- Seeing eye dog
- Special communication equipment for the deaf
- Sterilization fees
- Transportation expenses primarily for medical care
- Wheelchair
- Wigs if physician prescribed as a result of disease or treatment
- X-rays

### Eligible OTC Expenses

- Antacids
- Allergy medicines
- Band-Aids, bandages
- Calamine lotion
- Carpal tunnel wrist support
- Cold medicine
- Cough drops
- Denture adhesive
- Diabetic supplies
- Diaper rash creams
- Diarrhea medicines
- First aid creams
- First aid kits
- Glucose monitor
- Hearing aid batteries
- Hemorrhoid creams
- Incontinence supplies
- Laxatives
- Menstrual pain relievers
- Motion sickness products
- Muscle pain creams
- Nicotine gum/smoking cessation
- Pain relievers
- Pedialyte
- Pregnancy test kits
- Reading glasses
- Rubbing alcohol
- Sinus medicine
- Spermicidal foam
- Thermometers

### Eligible Insurance Premiums

- Any health insurance premiums while receiving federal or state unemployment benefits.
- COBRA continuation premiums after leaving employment a company that offers health insurance coverage subject to state or COBRA continuation rules.
- Qualified long-term care insurance (as indexed by calendar year, age etc.)
- Medicare premiums (once HSA owner is 65) and out-of-pocket expenses

### Dual Purpose – Requires doctor letter noting medical necessity and diagnosis

- Acne treatments
- Air purifiers
- Dietary supplements / Herbs
- Fiber supplement
- Hormone replacement therapy (holistic)
- Massage therapy to treat medical condition
- Orthotics
- Vitamins
- Weight loss programs

### Ineligible Expenses

- Cosmetic procedures
- Dental Floss
- Dietary supplements for general health
- Electrolysis
- Face creams & moisturizers
- Health club membership dues
- Hearing Aid Warranty
- Imported Drugs
- Late Fees
- Marital or family counseling
- Massage therapy for general health
- Mouthwash
- Non prescription sunglasses
- OTC items for general health
- Teeth Whitening
- Toiletries / Cosmetics
- Toothbrushes & Toothpaste
- Vision/eyeglasses warranty
- Weight loss foods
- Wigs for cosmetic purposes