

The following contains a list of qualified and non-qualified medical expenses. This list is intended to provide a quick guide. For more details: (1) go to [www.hsaresources.com](http://www.hsaresources.com) (2) refer to IRS Publication 502 and (3) talk with a tax advisor.

## **QUALIFIED MEDICAL EXPENSES**

Abortion	Neurologist
Acupuncture	Non-prescription medicine (e.g., insulin)
Alcoholism treatment	Nursing services
Ambulance services	Out-of-pocket expenses for your spouse/dependent
Anesthetists	Obstetrician
Artificial limbs	Operating Room expenses
Artificial teeth	Operations (except cosmetic)
Bandages	Ophthalmologist
Birth control pills (by prescription)	Optician
Breast reconstruction surgery (mastectomy)	Oral Surgery
Blood tests	Orthopedic Shoes
Braces	Orthopedist
Braille books/magazines	Osteopath
Car modifications req'd for accessibility	Oxygen (for equipment to relieve breathing problems)
Cardiographs	Pediatrician
Chiropractor	Physician
Christian Science Practitioner	Postnatal treatments
Contact lenses (including cost of materials)	Prenatal care
Contraceptives	Prescription drugs
Crutches	Prosthesis
Dental treatment (except cosmetic treatment)	PSA test
Dermatologist	Psychiatric care
Diagnostic devices and fees (includes expenses related to diagnosing and treating illness such as blood sugar tests for diabetics)	Psychoanalysis
Disabled dependent care	
Drug addiction therapy (covers inpatient treatment including meals and lodging)	Registered nurse
Eyeglasses (including exam fees)	Psychologist
Eye surgery (includes laser eye treatments)	
Fertility treatments	Splints
	Sterilization
Guide dogs	Stop Smoking Programs (except non prescription drugs)
Gynecologist	Surgeon
Hearing aids	Therapy
Hospital services	Transplants
Insulin	Transportation essential to medical care
Insurance premiums (only if receiving unemployment benefits)	Vaccines
Laboratory tests	Vasectomy
Lead based paint removal (only removal, not repainting)	Vision correction surgery
	Weight loss programs (only amounts related to treatment for specific diseases)
Legal Fees req'd to mental illness treatment	Wheelchairs
Medical Services	X-rays
Medicines (prescribed)	

## **NON QUALIFIED MEDICAL EXPENSES**

Advance payments for future medical expenses  
Athletic club memberships and dues  
Babysitting (for healthy children)  
Boarding school fees  
Bottled water  
Breast Reconstruction Surgery (cosmetic)  
Car expenses associated with operating a specially equipped car  
Child care  
Commuting expenses for the disabled  
Controlled substances  
Cosmetic surgery  
Cosmetics and hygiene products  
Dancing lessons  
Dental treatment (cosmetic treatments such as teeth whitening)  
Driving lessons  
Diaper service  
Domestic Help  
Electrolysis or hair removal  
Funeral expenses  
Hair transplants  
Health programs at resorts, gyms or health clubs  
Household help  
Illegal operations and treatments  
Illegally procured drugs  
Maternity clothes  
Insurance premiums (unless receiving unemployment benefits)  
Medigap premiums  
Nutritional supplements  
Premiums for Life, Disability or other Accident Insurance  
Special foods or beverages  
Swimming Lessons  
Tuition in a particular school for problem children  
Vitamins