

HSA/FSA Qualified and Nonqualified Medical Expenses

Below is a partial list of medical expenses you can have reimbursed through your HSA or medical FSA, including services incurred by you or your eligible dependents for the diagnosis, treatment or prevention of disease, or for the amounts you pay for transportation to get medical care.

In general, deductions allowed for medical expenses on your federal income tax, according to the Internal Revenue Code Section 213 (d), may be reimbursed through your HSA or FSA.

It is possible that changes in the IRS rules can affect qualified and/or nonqualified expense categories.

Qualified Expenses (partial list)

Acupuncture	Lab Fees
Adoption	Laser eye surgery
Alcoholism treatment	Lodging (at hospital or similar institute)
Ambulance	Obstetrical expenses
Artificial limbs	Occlusal guards to prevent teeth grinding
Artificial teeth	Optometrist
Blood pressure monitoring device	Organ donors
Blood sugar test kits and test strips	Orthodontia
Chiropractor	Osteopath fees
Contact lenses	Oxygen and oxygen equipment
Crutches	Preventive care screening
Dental treatment	Psychiatric care
Dentures	Sterilization procedures
Diabetic supplies	Stop-smoking aids
Diagnostic items and services	Surgery
Drug addiction treatment	Telephone or TV equipment to assist the hard-of-hearing
Eyeglasses, equipment and materials	Therapy (for medical care)
Fluoridation services	Transportation expenses (relative to health care)
Flu shots	Vaccines
Guide dog	Vasectomy
Hearing aids	Wheelchair
Hospital services	X-rays
Immunization	
Insulin	

Non Qualifying Expenses (partial list)

Appearance improvements
Controlled substances in violation of federal law
Cosmetic surgery and procedures
Cosmetics, hygiene products and similar items
Diaper service
Diet Foods
Ear piercing
Electrolysis or hair removal/hair transplants
Funeral expenses
Household help
Illegal operations and treatments
Late fees or missed appointment fees
Maternity clothes
Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
Pre-payment for services that have not yet been received or incurred
Prescription drugs obtained from other countries
Safety glasses
Specially designed car for the handicapped other than an autoette or special equipment
Supplements (unless used to treat a specific medical condition)
Surrogate expenses

Potentially Qualifying Expenses (partial list)

Acne treatment (when prescribed by a medical provider)
Air conditioner (when necessary for relief from an allergy or for relief from difficulty in breathing and prescribed by a medical provider)
Automobile modifications
Behavioral modification programs
Birth control pills
Chelation therapy (lead poisoning)
Christian Science Practitioner
Contraceptive devices
Egg donor fees
Fertility treatment
Hormone replacement therapy
Language training
Lead based paint removal
Learning disability instructional fees
Massage therapy
Nursing services
Orthopedic shoes
Prescription medicines
Psychoanalysis
Psychologist
Specialty food or beverages
Tuition expenses for a child with special needs at a particular school
Varicose veins
Weight loss programs
Wigs