

Health Savings Accounts, Qualified Expenses

The following lists provide a brief summary of the information described in the Internal Revenue Code and IRS publication. The lists are intended to serve as a quick reference to help determine whether or not an expense may be eligible for HSA reimbursement. This information is provided with the understanding that Quote Health Insurance Agency is not providing tax advice. Tax advice should be obtained from a professional tax advisor. IRS Publication 502 can be ordered from the IRS by calling 1-800-TAX-FORM (1-800-829-3676).

<http://www.irs.gov/>

Qualified Medical Expenses Eligible for reimbursement

Accupuncture

Air conditioner (when necessary for relief from an allergy or for relief from difficulty in breathing)

Alcoholism treatment

Ambulance

Anesthetists

Artificial limbs

Autoette (when used for relief of sickness or disability)

Birth control pills (by prescription)

Blood tests

Braces

Cardiographs

Chiropractor

Christian Science Practitioner

Contact lenses

Contraceptive devices

Convalescent home (for medical treatment only)

Crutches

Dental treatment

Dental x-rays

Dentures

Dermatologist

Diagnostic fees

Diathermy

Drug addiction therapy

Drugs (prescription)

Eyeglasses

Fees paid to health institute prescribed by a doctor

FICA and FUTA tax paid for medical care service

Fluoridation unit

Guide dog

Gynecologist
Healing services
Hearing aid and batteries
Hospital bills
Hydrotherapy
Insulin treatments
Lab tests
Lead paint removal
Legal fees (to authorize treatment for a mental illness)
Lodging (away from home for outpatient care)
Metabolism tests
Neurologist
Nursing (including board and meals)
Obstetrician
Operating room costs
Ophthalmologist
Optician
Oral surgery
Organ transplant (including donor's expenses)
Orthopedic shoes
Orthopedist
Osteopath
Over the counter medication
Oxygen and oxygen equipment
Pediatrician
Physician
Physiotherapist
Postnatal treatments
Practical nurse for medical services
Premiums for long-term care insurance
Premiums for continuation coverage required by Federal law (COBRA)
premiums for insurance received while receiving unemployment compensation
Prenatal care
Prescription medicines
Psychiatrist
Psychoanalyst
Psychologist
Psychotherapy
Radium therapy

Registered nurse
Special school costs for the handicapped
Spinal fluid test
Splints
Sterilization
Surgeon
Telephone or TV equipment to assist the hearing impaired
Therapy equipment
Transportation expenses (relative to health care)
Ultra-violet ray treatment
Vaccines
Vasectomy
Vitamins (if prescribed)
Wheelchair
X-rays

Expenses not eligible for reimbursement

Advance payment for services to be rendered next year
Athletic club membership
Automobile insurance premium allocable to medical coverage
Boarding school fees
Bottled water
Commuting expenses of a disabled person
Cosmetic surgery and procedures
Cosmetics, hygiene products and similar items
Diaper service
Domestic help
Funeral, cremation or burial expenses
Health programs offered by resort
Hotels, health clubs and gyms
Illegal operations and treatments
Illegally procured drugs
Maternity clothes
Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
Scientology counseling
Social activities
Special foods or beverages
specially designed car for handicapped

other than autoette or special equipment

Stop smoking programs

Swimming pool

Travel for general health improvement

Tuition and travel expenses for sending a
problem child to a particular school

Weight loss programs