Health Savings Account

This is not a complete list and is subject to change at any time by IRS regulations. HSA money used for non-qualified expenses will be subject to taxes.

Qualified Medical Expenses

**Equipment and Supplies**

- Abdominal Supports
- Arches
- Artificial Limbs
- Artificial Teeth and Adhesives
- Supports
- Bandages
- Braces
- Contact Lenses and Solutions
- Cold Compresses
- Crutches
- Eyeglasses
- First Aid Supplies
- Hearing Aids and Batteries
- Heating Pads
- Incontinence Supplies*
- Insulin
- Medical Monitoring/Testing Devices
- Occlusal guards
- Oxygen
- Prescription sunglasses
- Reading Glasses
- Walkers
- Wheelchair
- X-Rays

**Medical Expenses**

- Acupuncture
- Air Conditioner*
- Air Purifier*
- Ambulance
- Braille books and magazines
- Breast Reduction Surgery
- Chiropractic Care
- Co-insurance
- Deductibles
- Dental Treatment – if not cosmetic
- Diagnostic Services
- Fertility Treatments
- Flu Shots
- Hospital Services
- Hydrotherapy
- Invalid chair
- Laboratory Fees
- Lactation expenses
- Lasik Eye Surgery
- Lead paint removal
- Lodging (away from home for outpatient care)
- Massage therapy*
- Optometry
- Orthodontia
- OTC Medicine/Drugs w/prescription
- Physical Therapy
- Prescription drugs
- Psychiatric Care
- Psychologist Fees*
- Smoking Cessation Programs
- Surgery – if not cosmetic
- Vision Exams
- Speech Therapy
- Sterilization
- Transplants
- Vaccines
- Vasectomy
OTC Medicine/Drugs that will require a prescription:

- Acid Controllers
- Acne Medications
- Allergy & Sinus Medicine
- Anti-itch Cream
- Cold & Flu Medicine
- Eye Drops
- Indigestion Medicine
- Laxatives
- Nasal Spray
- Pain Relievers

*Some products & services require a letter from a physician stating the condition which requires treatment. This documentation will not be requested by Nyhart. We recommend that you store it with your HSA receipts.

Qualified medical expenses are those that have not been compensated or reimbursed by insurance or otherwise.

Non-Qualified Medical Expenses:

- Advance payment for services
- Gym membership
- Car insurance premium (medical portion)
- Cosmetics
- Diaper Service
- Domestic help
- Funeral expenses
- Illegally procured drugs
- Maternity clothes
- OTC Medication (unless with prescription)
- Premiums for life insurance, income protection, disability, loss of limbs or sight
- Social activities
- Swimming pool
- Teeth-whitening services and products
- Toothpaste and mouthwash
- Weight loss programs