

HSA Eligible Health Care Expenses

Below is the list of items typically covered by a standard HSA.

Prescription Requirement for OTC Drug Purchases

A doctor's prescription is required in order to be reimbursed for over-the-counter (OTC) drugs. OTC drugs requiring a prescription are indicated in the following list with the abbreviation "(Rx)." [Click here for more information.](#)

Acne treatments (over-the-counter) (Rx)	Deductible for dental, medical, prescription and vision plans	Lasik
Acupuncture	Dental care (for non-cosmetic purposes, including sealants)	Laxatives (over-the-counter) (Rx)
Adoption (medical expenses related to)	Dental co-insurance	Learning disability treatments
Alcoholism treatment	Dental co-payment	Lice treatment (over-the-counter) (Rx)
Allergy & sinus medicine and products (over-the-counter) (Rx)	Dental insurance / plan premiums (pay with after-tax dollars only)	Listening therapy
Allergy medication (Rx)	Dental reconstruction (including implants)	Long-term care premiums (up to IRS tax-free limit, see IRS Publication 502)
Ambulance and emergency health services	Dentures, bridges, etc.	Long-term care services
Anesthesia (for non-cosmetic purposes)	Diabetic monitor, test kits, strips and supplies	Mastectomy-related special bras
Antacid (over-the-counter) (Rx)	Diagnostic services	Medical abortion
Antibiotic ointment (over-the-counter) (Rx)	Diaper rash ointments and creams (Rx)	Medical co-insurance
Aspirin or other pain reliever (over-the-counter) (Rx)	Drug addiction treatment	Medical co-payment
Asthma medicines or treatments (over-the-counter) (Rx)	Drugs (prescription)	Medical equipment (for treatment of medical condition) and repairs
Athletic treatments / braces	Ear drops and wax removal (over-the-counter) (Rx)	Medical insurance / plan premiums (paid with after-tax dollars only)
Bandages and related items (over-the-counter)	Eye drops and treatments (over-the-counter) (Rx)	Medical monitoring and testing devices
Birth control (over-the-counter) (Rx)	Eye examinations	Medical records charges
Birth control (prescription)	Eye related equipment/materials	Medical supplies (for treatment of a medical condition)
Blood pressure monitor	Eye surgery or treatment to correct vision	Medicare alternative insurance / plan premiums (paid with after-tax dollars only)
Body scans	Eyeglasses (over-the-counter)	Medicare Part B insurance / plan premiums
Braille books & magazines (difference in cost only)	Eyeglasses (prescription)	Medicare alternative insurance / plan premiums (vs. Part A & Part B; paid with after-tax dollars only)
Breastfeeding classes	Fertility monitor (over-the-counter)	Medicare supplement policy premiums
Breast pumps (for a lactating woman)	Fertility treatment (for employee, spouse or dependent)	Medicines (over-the-counter) (Rx)
Canker & cold sore treatments (over-the-counter) (Rx)	First aid kit (over-the-counter)	Medicines (prescription)
Chest rubs (over-the-counter) (Rx)	Flu shots	Midwife
Childbirth classes (charges for mother only)	Gastrointestinal medication (over-the-counter) (Rx)	Mileage (for travel to/from eligible health care)
Chiropractic office visit or treatment	Guide dog (dog, training, care)	Monitors & test kits (over-the-counter)
Cholesterol test kits and supplies	Health insurance / plan premiums (paid with after-tax dollars only)	Motion & nausea (over-the-counter) (Rx)
Christian Science practitioners	Hearing aids and batteries	Nasal sprays & strips (over-the-counter) (Rx)
Co-insurance (dental, medical, prescription, vision)	Hospital services and fees	Non-prescription drugs and medicines (for non-cosmetic purposes) (Rx)
Co-payment (dental, medical, vision)	Immunizations	Norplant insertion or removal
Cold & flu medicine (over-the-counter) (Rx)	Incontinence supplies	Nursing services (wages and taxes)
Concierge medical fees (billed for actual services received)	Individual insurance / plan premiums (dental, medical, prescription, vision; paid with after-tax dollars only)	OB/GYN fees
Condoms	Infertility treatment (for employee, spouse or dependent)	Occlusal guards to prevent teeth grinding
Contact lenses and solutions	Insulin, testing materials and supplies	Occupational therapy (related to a medical condition or disability)
Contraceptives (prescription)	Insurance or health insurance / plan premiums (paid with after-tax dollars only)	Office visits (chiro, dental, medical, psych/therapy, vision)
Contraceptives (over-the-counter) (Rx)	Laboratory fees	Operations (for non-cosmetic purposes)
Corn and callus remover (over-the-counter) (Rx)	Lactose intolerance (over-the-counter) (Rx)	Operations (for vision and dental)
Corneal keratotomy	Lamaze classes (charges for mother only)	Optometrist / ophthalmologist fees
Cough drops & sore throat lozenges (over-the-counter) (Rx)	Lasik	Organ transplants (recipient and donor)
Cough syrup (over-the-counter) (Rx)	Laxatives (over-the-counter) (Rx)	
Counseling (for treatment of a medical condition)	Learning disability treatments	
Crutches, canes or like equipment (purchase or rental)	Lice treatment (over-the-counter) (Rx)	
	Listening therapy	
	Long-term care premiums (up to IRS tax-free limit, see IRS Publication 502)	
	Long-term care services	
	Mastectomy-related special bras	
	Medical abortion	
	Medical co-insurance	
	Medical co-payment	
	Medical equipment (for treatment of medical condition) and repairs	
	Medical insurance / plan premiums (paid with after-tax dollars only)	
	Medical monitoring and testing devices	
	Medical records charges	
	Medical supplies (for treatment of a medical condition)	
	Medicare alternative insurance / plan premiums (paid with after-tax dollars only)	
	Medicare Part B insurance / plan premiums	
	Medicare alternative insurance / plan premiums (vs. Part A & Part B; paid with after-tax dollars only)	
	Medicare supplement policy premiums	
	Medicines (over-the-counter) (Rx)	
	Medicines (prescription)	
	Midwife	
	Mileage (for travel to/from eligible health care)	
	Monitors & test kits (over-the-counter)	
	Motion & nausea (over-the-counter) (Rx)	
	Nasal sprays & strips (over-the-counter) (Rx)	
	Non-prescription drugs and medicines (for non-cosmetic purposes) (Rx)	
	Norplant insertion or removal	
	Nursing services (wages and taxes)	
	OB/GYN fees	
	Occlusal guards to prevent teeth grinding	
	Occupational therapy (related to a medical condition or disability)	
	Office visits (chiro, dental, medical, psych/therapy, vision)	
	Operations (for non-cosmetic purposes)	
	Operations (for vision and dental)	
	Optometrist / ophthalmologist fees	
	Organ transplants (recipient and donor)	

HSA Eligible Health Care Expenses (Cont.)

Orthotics	Psychiatric care	Toothache and teething pain relievers (over-the-counter) (Rx)
Ortho keratotomy	Psychoanalysis	Toothpaste, medicated (difference in cost only of medicated toothpaste over the standard toothpaste) (Rx)
Orthodontia (braces and retainers)	Psychologist fees	Transportation, parking and related travel expenses (essential to receive eligible care)
Orthopedic & surgical supports	Radial keratotomy (RK)	Tubal ligation
Over-the-counter bandages and related items	Reading glasses (over-the-counter)	Urological products
Over-the-counter health care products (Rx)	Removal of benign mole, cyst or tumor	Vaccinations
Over-the-counter drugs and medicines (including for motion sickness, sleep aids and sedatives) (Rx)	Retin-A (for non-cosmetic purposes) (Rx)	Varicose vein removal surgery (for medical care)
Over-the-counter products for dental, oral and teething pain (Rx)	Sales tax, shipping and handling fees (for any eligible expenses)	Vasectomy
Over-the-counter vision products	Smoking cessation (programs / counseling)	Viagra and similar prescription medications
Ovulation monitor (over-the-counter)	Smoking cessation drugs (prescription)	Vision co-insurance
Oxygen	Smoking cessation gum or patches (over-the-counter) (Rx)	Vision co-payment
Pain reliever (over-the-counter) (Rx)	Speech therapy	Vision insurance / plan premiums (paid with after-tax dollars only)
Parental fees (billed for actual services received for disabled children)	Spermicidals (Rx)	Vitamins (prescription)
Physical exams	Sterilization	Walking aids (canes, walkers, crutches and related supplies)
Physical therapy	Student health fees billed for services actually received (dental / medical / vision / prescription)	Wart removal treatments (over-the-counter) (Rx)
Pregnancy tests (over-the-counter)	Sunglasses (prescription)	Weight loss drugs (for treatment of a medical condition) (Rx)
Prescription co-insurance	Sunscreen with SPF 15+ and "broad spectrum", sunburn creams & ointments (over-the-counter)	Wheelchair and repairs
Prescription co-payment	Surgery (for non-cosmetic purposes)	Wound care (over-the-counter)
Prescription drugs (for non-cosmetic purposes)	Teeth grinding prevention devices	X-ray fees (dental, medical)
Prescription insurance / plan premiums (paid with after-tax dollars only)	Therapy (for treatment of a medical condition)	
Propecia (for treatment of a medical condition) (Rx)	Teething pain relievers (prescription)	
Prosthesis		

HSA "Maybe" Eligible Health Care Expenses

Certain expenses require additional information in order to determine if they qualify. Products and services classified as "Maybe" require a written statement from your health care provider indicating (1) the diagnosis and (2) the medical necessity of the expense. Specialized items also require proof of the difference in cost: (1) the cost of standard, unmodified item, and (2) the cost of special or modified item. If you incur an expense that is classified as "Maybe," you will need to submit the above documentation with your claim.

Allergy treatments and products	Doula or birthing coach	Nutritional supplements*
Alternative dietary supplements*	Dyslexia treatment	Orthopedic shoes and inserts (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)
Alternative drugs, medicines and treatment products*	Exercise equipment or programs*	Propecia*
Alternative healers*	Fitness programs*	Reconstructive surgery (following accident or medical procedure or condition)
Breast reconstruction surgery (following mastectomy)	Health club dues*	Special equipment
Car modifications*	Herbal or homeopathic medicines (over-the-counter)	Special foods (gluten-free, salt-free or other for treatment of a medical condition)
Compression or anti-embolism socks, stockings or hose	Home improvements*	Special school (for mental and physical disabilities)
Cord blood storage (for future treatment of a birth defect or known medical condition)	Humidifier, air filter and supplies	Swimming lessons*
Cosmetic procedures or surgery for birth defects, accidents, and/or disease	Lodging (limited to \$50 per night for patient to receive medical care and \$50 per night for one caregiver)	Transgender treatments / surgery
Dancing lessons*	Magnetic therapy (over-the-counter)	Tuition or educational classes*
Dental veneers	Massage therapy*	Weight loss counseling
Dermatology treatments and products	Medical supplies*	Weight loss program*
Dietary supplements*	Modified equipment (difference in cost only)	

* As required or treatment for a medical condition diagnosed by a licensed health care professional.