

# HSA, HRA, Healthcare FSA and Dependent Care Eligibility List

The following is a summary of common expenses claimed against Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), Healthcare Flexible Spending Accounts (HC-FSAs) and Dependent Care Flexible Spending Accounts (DC-FSAs). Due to frequent updates to the regulations governing these accounts and arrangements, this list does not guarantee reimbursement and is to be utilized as a guide for the submission of claims. For more information on IRS-qualified medical expenses, please review IRS Publication 502.

If you have an HRA, your employer's plan may only reimburse a subset of expenses. Please refer to your plan document for confirmation of reimbursable expenses under your plan.

If you are currently participating in a high-deductible health plan (HDHP) and are contributing to an HSA, you may also participate in a Limited Purpose HRA or Health FSA. Expenses are limited to dental and vision expenses identified with an \* in the list below.

## Common IRS-qualified medical expenses

Acupuncture	Guide dogs	Physical therapy
Ambulance	Hearing aids and batteries	Special education services for learning disabilities (recommended by a doctor)
Artificial limbs	Infertility treatment	Speech therapy
Artificial teeth*	Inpatient alcoholism treatment	Stop-smoking programs (including nicotine gum or patches, if prescribed)
Birth control treatment	Insulin	Surgery, excluding cosmetic surgery
Blood sugar test kits for diabetics	Laboratory fees	Vaccines
Breast pumps and lactation supplies	Laser eye surgery*	Vasectomy
Chiropractor	Medical alert bracelet	Vision exam*
Contact lenses and solutions*	Medical records charges	Walker, cane
Crutches	Menstrual care products	Wheelchair
Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)	Midwife	
Doctor's office visits and co-pays	Occlusal guards to prevent teeth grinding	
Drug addiction treatment	Orthodontics*	
Drug prescriptions	Orthotic Inserts (custom or off the shelf)	
Eyeglasses (Rx and reading)*	Over-the-counter medicines and drugs (see examples below)	
Fluoride treatments*		
Flu shots		

## Common over-the-counter (OTC) medicines

Examples include, but are not limited to:

Acid controllers	Eye drops*	Ointments for cuts, burns or rashes
Acne medicine	Feminine antifungal or anti-itch products	Pain relievers, such as aspirin or ibuprofen
Aids for indigestion	Hemorrhoid treatment	Sleep aids
Allergy and sinus medicine	Laxatives or stool softeners	Stomach remedies
Anti-diarrheal medicine	Lice treatments	
Baby rash ointment	Motion sickness medicines	
Cold and flu medicine	Nasal sprays or drops	

## Services that may be eligible with a Letter of Medical Necessity completed

This list is not all-inclusive:

### Weight-loss program

only if it is a treatment for a specific disease diagnosed by a physician (e.g., obesity, hypertension, heart disease)

Compression hosiery/socks, antiembolism socks or hose

Massage treatment for specific ailment or diagnosis

CPR classes for adult or child

Improvements or special equipment added to a home or other capital expenditures for a physically handicapped person

## Ineligible expenses

Listed below are some services and expenses that are not eligible for reimbursement. This list is not all-inclusive:

Aromatherapy

Baby bottles and cups

Baby oil

Baby wipes

Breast enhancement

Cosmetics and skin care

Cotton swabs

Dental floss

Deodorants

Hair re-growth supplies and/or services

Health club membership dues

Humidifier

Lotion

Low-calorie foods

Mouthwash

Petroleum jelly

Shampoo and conditioner

Spa salts

## Eligible dependent care expenses

Au pair services

Babysitting services

Before- and after-school programs

Custodial or eldercare expenses, in-home or daycare center (not medical care)

Nursery school

Pre-kindergarten

Summer day camp (not educational in nature)

## Ineligible dependent care expenses

Clothing

Food/meals

Kindergarten and higher education/tuition expenses

Overnight camp

This list is not comprehensive. It is provided to you with the understanding that HSA Bank is not engaged in rendering tax advice. The information provided is not intended to be used to avoid federal tax penalties. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered directly from the IRS by calling 1-800-TAXFORM. If tax advice is required, you should seek the services of a professional.



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