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

Common over-the-counter (OTC) medicines

Examples include, but are not limited to:

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

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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