



# 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 a full list of 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	Midwife	Wheelchair
Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)	Occlusal guards to prevent teeth grinding	
Doctor's office visits and co-pays	Orthodontics*	
Drug addiction treatment	Orthotic Inserts (custom or off the shelf)	
Drug prescriptions	Over-the-counter medicines and drugs, if prescribed by a doctor (see more information below)	
Eyeglasses (Rx and reading)*		
Fluoride treatments*		
Flu shots		

## Common over-the-counter (OTC) medicines (requiring a prescription)

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, anti-  
embolism 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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