

Eligible Medical Expenses.

Your HSA covers a wide variety of medical costs.

Below is a list of just some of the eligible expenses.

ALTERNATIVE THERAPY

Acupuncture
Chiropractor
Christian Science Practitioner

DENTAL

Braces
Dental treatment
Dental X-rays
Dentures
Fluoridation unit
Gum treatment

EYE AND EAR

Contact lenses
Eyeglasses
Guide dog
Hearing aids and batteries
Ophthalmologist
Optician
Optometrist
Telephone or TV equipment
to assist the hard-of-hearing

EQUIPMENT

Air conditioner (when
necessary for relief from
difficulty in breathing)
Autoeette (when used for relief of
sickness/disability)
Cardiograph
Oxygen and oxygen
equipment
Therapy equipment

FEES

Ambulance
Diagnostic fees
Fees paid to health institute
prescribed by a doctor
FICA and FUTA tax paid for
medical care service
Hospital bills
Legal fees
Operating room costs
Special school costs for
the handicapped
Transportation expenses

GENERAL CARE

Dermatologist
Neurologist
Nursing
Orthopedist
Osteopath
Pediatrician
Physician
Podiatrist

LIVING EXPENSES

Convalescent home (for medical
treatment only)
Lodging (away from home for
outpatient care)

MEDICINE*

Prescription drugs and
medicines

MENTAL HEALTH

Psychiatrist
Psychoanalyst
Psychologist
Psychotherapy

PREVENTIVE

Lead paint removal
Vaccines

PROSTHETICS

Artificial limbs

RECOVERY AIDS

Abdominal supports
Arch supports
Crutches
Orthopedic shoes
Splints
Wheelchairs

REPRODUCTION

Abortion
Birth control pills
(by prescription)
Childbirth/Delivery
Contraceptive devices
(by prescription)
Gynecologist
Obstetrician
Prenatal care
Postnatal treatments
Sterilization
Vasectomy

SUBSTANCE ABUSE

Alcoholism treatment
Drug addiction therapy

SURGERY

Anesthetist
Oral surgery
Organ transplant (including
donor's expenses)
Surgeon

TESTS

Blood tests
Lab tests
Metabolism tests
Spinal fluid test
X-Rays

THERAPY

Elastic hosiery
(by prescription)
Hydrotherapy
Physiotherapist
Radium therapy

TREATMENT

Blood transfusions
Ultra-violet ray treatment

An eligible expense is defined as an expense which pays for care as described in Section 213 (d) of the Internal Revenue Code. This list is not comprehensive, is meant to serve as a quick reference, and 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.

* Beginning in 2011, tax-free HSA funds no longer can be used to purchase over-the-counter drugs that are not prescribed by a doctor.

Health insurance may not be purchased with HSA funds. However, HSA funds can be used to pay for:

- 1) Health plan premiums during any period of continuation coverage required under any Federal (COBRA)
- 2) A qualified long-term care insurance contract
- 3) A health plan during a period in which the individual is receiving unemployment compensation under any Federal or State Law
- 4) For individuals over age 65, premiums for Medicare Part A or B, a Medicare HMO and/or the employee share of premiums for employer-sponsored health insurance, including premiums for employer-sponsored retiree health insurance