

INELIGIBLE MEDICAL EXPENSES HSA ACCOUNTS

Ineligible Medical Expenses

The following list includes examples of products and services that are NOT eligible for reimbursement according to the IRS. Please note that this list is not all-inclusive, and is subject to change.

- Babysitting, childcare and nursing services for a normal, healthy baby
- Controlled substances or illegal drugs
- Cosmetic surgery
- Dancing lessons
- Diapers or diaper service
- Electrolysis or hair removal
- Funeral expenses
- Future medical care (except advance payments for lifetime care, or long-term care)
- Hair transplant
- Health coverage tax credit
- Household help
- Illegal operations or treatments
- Insurance premiums (with a few exceptions)
- Maternity clothes
- Medication from other countries
- Nonprescription drugs and medicine, except insulin (over-the-counter medicine is eligible for reimbursement with a prescription)
- Nutritional supplements, unless recommended by a physician
- Personal use items (e.g., toothbrush, toothpaste, dental floss)
- Swimming lessons
- Teeth whitening
- Veterinary fees
- Weight-loss program (unless for a specific disease diagnosed by a physician)

Unfortunately, we cannot provide a definitive list of “ineligible medical expenses” however the list includes common ineligible medical expenses. This list is subject to change in accordance with IRS regulations. To see a full list of current ineligible medical expenses please visit: <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

