

What your HSA can and can't pay for

You can use your health savings account to pay for qualified medical expenses, which are defined by the IRS as the costs of diagnosis, cure, mitigation, treatment, or prevention of disease, and for the purpose of affecting any part or function of the body. Qualified medical expenses do not include expenses that are merely beneficial to general health, such as vitamins or vacations.

Examples of qualified medical expenses:

- Acupuncture
- Alcoholism treatment (*rehab, transportation for medically advised attendance at AA*)
- Ambulance services
- Artificial limbs or teeth
- Body scans
- Breast reconstruction surgery
- Chiropractic care
- Contact lenses
- Crutches
- Dental treatment
- Eyeglasses, eye exams, treatment, etc.
- Hearing aids and batteries
- Long-term care
- Organ transplants
- Oxygen
- Prescription medications
- Smoking cessation programs
- Surgery
- Telephone or TV equipment to assist with an impairment
- Therapy
- Weight-loss program prescribed by a physician for a specific disease
- Wheelchair
- Wig for medically related purposes (*cancer treatment, alopecia*)

Expenses not qualified by the IRS:

- Child care and nursing services for a healthy baby
- Dancing lessons
- Diaper service
- Elective cosmetic surgery
- Electrolysis or hair removal
- Funeral expenses
- Hair transplant
- Health club dues
- Nutritional supplements (*unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician*)
- Teeth whitening

Qualified medical expenses are designated by the IRS. See IRS publication 502 (www.irs.gov/publications/p502/index.html) for a list of specific examples.

Questions? Call MESSA at 800-336-0013.