

# Health Savings Account eligible expenses

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Use your Health Savings Account (HSA) funds to pay for hundreds of IRS-approved health expenses and some health insurance deductibles and coinsurance. You may also use your HSA funds to pay for eligible expenses from your spouse or tax dependents. These expenses include:

## Medical expenses

Doctor visits, laboratory tests, medical equipment, and hospital services. Examples include:

### Provider visits and care

- Acupuncture
- Chiropractic care
- Fertility treatment
- Nursing services

### Diagnostic and preventive care

- Flu shot and vaccinations
- Laboratory fees
- Medical testing device
- Obstetrical expenses
- Physical exam

### Hospital services and visits

- Ambulance
- Anesthesia
- Hospital room and board
- Organ transplant

## Programs and treatments

- Alcoholism treatment
- Drug addiction treatment
- Insulin
- Oxygen
- Physical therapy
- Psychiatric care
- Smoking cessation program
- Surgery
- Weight loss program for obesity treatment (if prescribed by a physician)

## Medical equipment, support, and transportation

- Artificial limb
- Automobile modifications for a disabled person
- Blood pressure monitoring device
- Braille books and magazines (above the cost of regular printed material)
- Crutches
- Guide dog or other animal aid
- Hearing aids
- Transportation for medical care
- Wheelchair

## Dental expenses

Non-cosmetic dental treatments. Examples include:

- Crowns
- Dentures
- Diagnostic services
- Fillings
- Orthodontia (not for cosmetic reasons)
- Teeth cleaning
- Tooth extraction

## Vision expenses

Eye doctor appointments and vision correction materials. Examples include:

- Contact lenses, eye glasses, and related materials
- Eye drops
- Eye examinations
- Laser eye surgery

**NOTE:** You can only use funds up to the current balance in your account.

## Prescription expenses

All legally obtained prescriptions, including any prescribed over-the-counter (OTC) medications. Examples include:

Allergy preventions/treatments  
Antacids and acid reducers  
Birth control pills  
Cold and flu medicines  
Cold sore remedies  
Decongestants  
Oral pain relievers  
Orthopedic shoe inserts  
Pain and fever relievers  
Sinus medications  
Snoring cessation aids  
Vitamins, herbal, and fiber supplements  
Weight loss and dietary supplements

## OTC medications and treatments

Many (OTC) items are eligible for purchase with your account funds. However, due to Affordable Care Act (ACA) regulations, most OTC drugs and medications are not eligible for reimbursement unless accompanied by a prescription. Other items that can be used for medical reasons or general health purposes are considered “dual purpose” and are eligible only with a doctor’s directive or letter of medical necessity.

## Dual purpose items

Dietary and weight loss supplements  
Fiber supplements  
Orthopedic shoes and inserts  
Snoring cessation aids  
Denture adhesives  
Vitamins and herbal supplements

## Eligible without a prescription

Insulin, testing, and other non-medicinal health items are available without a prescription, letter of medical necessity, or doctor’s directive. Examples include:

Bandages  
Braces and supports  
Catheters  
Contact lens supplies and solutions  
Denture adhesives  
Diagnostic tests and monitors  
Family planning items  
First aid supplies  
Insulin and diabetic supplies  
Non-athletic elastic bandages and wraps  
Ostomy products  
Reading glasses  
Wheelchairs, walkers, and canes

## Ineligible HSA expenses

Expenses merely beneficial to general health or for cosmetic reasons are not qualified.

Examples include:

Cosmetic surgery  
Cosmetics  
Deodorant  
Exercise equipment  
Fitness programs  
Funeral expenses  
Hair transplants  
Household help  
Illegal operations and treatments  
Insurance premiums\*  
Maternity clothes  
Moisturizers and wrinkle creams  
Teeth whitening services and products  
Toothpaste, toothbrushes, and mouthwash  
Vitamins taken to improve overall health

\*Some health insurance premiums are considered eligible expenses. Call **800-941-6121** for more information. Examples include: COBRA premiums, long term care insurance premiums, retiree medical insurance premiums.

## FIND OUT ABOUT YOUR HSA

Go to [premera.com](https://premera.com) or call 800-941-6121 for more information about how to use your HSA funds.