Pay for a wide range of expenses using your accounts

Health Savings Accounts (HSAs), Health Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) are all tax-advantaged, so the IRS defines the types of expenses that you can pay for with these accounts. Generally, qualified expenses include doctor visits, medications, medical equipment, and dental and vision care for you, your spouse and any dependents.

Examples of qualified medical expenses

**Medical**
- Acupuncture
- Alcoholism treatment
- Ambulance
- Birth control
- Body scans
- Braille books and magazines
- Breast pumps and lactation supplies
- Chiropractor
- Co-insurance (medical, dental or vision)
- Copayments
- Crutches or canes
- Deductibles
- Diabetic supplies
- Diagnostic services
- Drug addiction treatment
- Fertility enhancements
- Flu shots
- Guide dogs or other service animals
- Hearing aids and batteries
- Hospital services
- Insulin
- Insurance premiums for COBRA
- Laboratory fees
- Lamaze classes
- Learning disability treatments
- Long-term care premiums
- Mastectomy-related special bras
- Medical equipment and repairs
- Medical monitoring and testing devices
- Medical supplies
- Nursing services
- OB/GYN
- Office visits
- Oxygen
- Physical exams
- Physical therapy
- Pregnancy tests (over-the-counter)
- Prescription drugs
- Prosthesis
- Psychiatric care
- Reconstructive surgery following mastectomy
- Smoking cessation (programs/drugs)
- Speech therapy
- Sterilization
- Surgery
- Transportation, parking and related travel expenses (essential to receive medical care; subject to IRS limits)
- Vaccinations
- Vasectomy
- Weight loss program and/or drugs (if prescribed by a physician to treat a specific medical condition)
- Wheelchair
- X-ray fees

**Dental**
- Braces
- Dentures
- Exams
- Extractions
- Fillings
- Teeth cleaning
- X-rays

**Vision**
- Contact lenses
- Examinations and glasses
- Laser eye surgery
- Reading glasses (over-the-counter)

*Note: This list is not meant to be all-inclusive. Some expenses may require a Medical Necessity Form or prescription from your health care provider to qualify for reimbursement.*
Qualified medical expenses

Qualified medical expenses that require a prescription
Expenses for items that are merely beneficial to the general health are not expenses for medical care. Over-the-counter (OTC) medicines or drugs can be reimbursed only if prescribed by a doctor. In addition, each account is subject to additional rules that may prohibit reimbursement of an otherwise qualifying medical expense. This list is not exhaustive.

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Allergy and sinus medicine
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Baby rash ointments/creams
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Cough, cold and flu

For a complete list of qualified medical expenses go to IRS Publication 502.

Important tips
1. If you have an LPFSA, remember that only covers vision and dental expenses.
2. If you have an HRA, check your plan details for specifics on qualified expenses.

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