

HSAs

Health Savings Accounts



Brought to you by the insurance specialists at
Filice Insurance Agency.

Examples of Ineligible Expenses

Your [C_OfficialName] Health Savings Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service (IRS) defines medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body.

The items listed below are examples of products and services that are **NOT** eligible for reimbursement under your [C_OfficialName] HSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses. Please note that this list is not all-inclusive, and is subject to change.

- Babysitting and child care
- Cologne/perfume
- Controlled substances in violation of federal law, such as “medical marijuana” or illegal drugs
- Cosmetics
- Cosmetic surgery
- Dancing lessons
- Dental floss
- Dependent care expenses
- Diapers or diaper service
- Diet foods
- Ear piercing
- Electrolysis or hair removal
- Feminine hygiene products
- Founder’s fee
- Funeral expenses
- Hair colorants
- Hair transplants
- Hand sanitizer (if used for general health purposes)
- Health club dues (unless for specific medical condition)
- Household help
- Illegal operations and treatments
- Late fees for medical bills or missed appointment fees
- Lodging or meals at a medical conference
- Marriage counseling
- Maternity clothes
- Mattresses
- Meals not at a hospital or similar institution
- Meals for a companion
- Medical newsletters
- Medicines and drugs from other countries
- Nursing services for a baby
- Nutritional supplements or food (unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician)
- One-a-day vitamins
- Permanent waves
- Prepayments
- Prescription discount programs
- Propecia® or Rogaine® (unless to treat a deformity arising from congenital abnormality)
- Safety glasses (unless prescribed)
- Surrogate expenses
- Swimming lessons
- Swimming pool maintenance (unless pool is strictly for medical care)
- Tanning salons and equipment
- Teeth whitening
- Toiletries
- Transportation costs of disabled individual commuting to/from work
- Veneers
- Veterinary fees – except for the care of seeing- or hearing-impaired animals
- Vision discount programs
- Weight-loss program (unless prescribed – diet foods still do not qualify)
- YMCA day camp

Starting January 1, 2011, over-the-counter drugs purchased without a prescription will no longer be a qualified medical expense (except insulin).

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