

HSA Eligible Expenses List

This is a partial list and is subject to change at any time by IRS regulations. A more extensive list can be found on benefit-info.com/iu.

Qualified Medical Expenses

Equipment and Supplies

- Abdominal Supports
- Acid Controllers
- Acne Medications
- Allergy & Sinus Medicine
- Anti-Itch Cream
- Arch Supports
- Artificial Limbs
- Artificial Teeth and Adhesives
- Bandages
- Braces
- Contact Lenses and Solutions
- Cold Compresses
- Cold & Flu Medicine
- Crutches
- Eye Drops
- Eyeglasses
- First Aid Supplies
- Hearing Aids and Batteries
- Heating Pads
- Incontinence Supplies*
- Indigestion Medicine
- Insulin
- Laxatives
- Medical Monitoring/Testing Devices
- Menstrual Care Products
- Nasal Spray
- Occlusal guards
- Over-the-counter COVID-19 tests
- Oxygen
- Pain Relievers
- Personal protective equipment (PPE) for the primary purpose of preventing the spread of COVID-19 (e.g. face masks, hand sanitizer, and sanitizing wipes)
- Prescription sunglasses
- Reading glasses
- Walkers
- Wheelchair
- X-Rays

Medical Expenses

- Acupuncture
- Air Conditioner*
- Air Purifier*
- Ambulance
- Braille books and magazines
- Breast Reduction Surgery
- Chiropractic Care
- Co-insurance
- Deductibles
- Dental Treatment- if not cosmetic
- Diagnostic Services
- Fertility Treatments
- Flu Shots
- Hospital Services
- Hydrotherapy
- Laboratory Fees
- Lactation expenses
- Lead paint removal
- Lodging (away from home for outpatient care)
- Massage therapy*
- Optometry
- Orthodontia
- Physical Therapy
- Prescribed Weight Loss Programs/Medications*
- Prescription drugs
- Psychiatric Care
- Psychologist Fees*
- Smoking Cessation Programs
- Speech Therapy
- Surgery- if not cosmetic
- Vision Exams
- Sterilization
- Transplants
- Vaccines
- Vasectomy

* Some products & services require a letter from a physician stating the condition which requires such expenses. These expenses will not qualify without a letter of medical necessity.

Expenses compensated or reimbursed by insurance are not eligible HSA expenses.

Non-Qualified Medical Expenses

HSA funds used towards non-qualified expenses will be subject to additional tax penalties.

- Advance payment for services
- Gym membership
- Car insurance premium (medical portion)
- Cosmetics
- Diaper Service
- Domestic help
- Funeral expenses
- Illegally procured drugs
- Maternity clothes
- Premiums for life insurance, income protection, disability, loss of limbs, or sight
- Social activities
- Swimming pool
- Teeth-whitening services and products
- Toothpaste and mouthwash
- Weight loss programs

Receipts and the HSA

While HSA expenses do not require the submission of receipts to substantiate expenses, you are required to maintain proof that your HSA purchases were for qualified expenses. It's recommended to save your receipts with your tax documents. You can also use the "Expense Tracker" in the HSA portal to upload receipts to corresponding HSA transactions.