## **HSA Eligible Medical**



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Medical Services	<ul> <li>Acupuncture</li> <li>Alcohol/drug treatment</li> <li>Ambulance services</li> <li>Chiropractic care</li> <li>Deductibles and co-pays</li> <li>Emergency room co-pays</li> <li>Fertility treatment/drugs</li> <li>Flu shots</li> <li>Hearing exams</li> <li>Hospital services</li> <li>Injections and vaccinations</li> <li>Legal abortion – some plans exclude this service</li> </ul>	<ul> <li>Office visit co-pays</li> <li>Pediatric services</li> <li>Podiatry services</li> <li>Physical therapy</li> <li>Psychological counseling</li> <li>Routine physicals</li> <li>Smoking cessation program</li> <li>Speech therapy</li> <li>Vasectomy</li> <li>Weight loss programs (prescribed)</li> <li>Well baby care</li> </ul>
Lab & Diagnostic Fees	<ul><li>Blood tests</li><li>Diagnostic body scans</li><li>Laboratory fees</li></ul>	<ul><li>Stool analysis</li><li>Urine analysis</li><li>X-Rays</li></ul>
Medication	<ul> <li>Insulin/supplies</li> <li>Prescription drugs</li> <li>Over-the-counter drugs &amp; medicines (see OTC list below)</li> </ul>	
Medical Supplies & Other Services	<ul> <li>Band-aids/gauze pads</li> <li>Blood pressure monitors</li> <li>Brace/Splint</li> <li>Breast pumps and supplies</li> <li>Contact lens solution</li> <li>Crutches</li> <li>Diabetic supplies</li> <li>First aid kits</li> <li>Guide dog/service animals &amp; their care</li> </ul>	<ul> <li>Hearing aids/batteries</li> <li>Hot packs/Cold packs</li> <li>Medical Alert bracelet/necklace</li> <li>Menstrual care products (pads, tampons, etc.)</li> <li>Orthopedic Shoes</li> <li>Pregnancy tests and Ovulation monitors</li> <li>Thermometers</li> <li>Walker/Wheelchair</li> </ul>
Dental Services	<ul> <li>Crowns/Bridges (cosmetic veneers not covered)</li> <li>Dentures</li> <li>Dental X-rays</li> <li>Exams</li> <li>Extractions</li> <li>Fillings</li> <li>Gum Treatment/Periodontal Maintenance</li> <li>Occlusal/ Bite Guards and Retainers</li> <li>Oral surgery</li> </ul>	<ul> <li>Root Canals</li> <li>Teeth cleaning (<b>not bleaching</b>)</li> <li>Orthodontia/Braces</li> </ul>
Vision	<ul> <li>Eye exams</li> <li>Glasses/contacts/lens solution (includes non prescription reading glasses)</li> <li>Lasik eye surgery</li> <li>Prescription sunglasses</li> </ul>	

## Over-The-Counter (OTC) Drugs, Medicines & Treatments

Effective January 1, 2020, expenses for Over-The-Counter (OTC) drugs and medicine are eligible for reimbursement from a Health Savings Account *without* a prescription from a physician.

- Acne Treatments/Medications
- Allergy medicines
- Analgesics Fever reducers
- Anti-diarrhea medication
- Anti-itch medication
- Anti-nausea medication
- Antihistamines
- Antacids
- Asthma treatments
- Athletes foot medication
- Birth control *Some plans exclude this*
- Cold and flu medications
- Cold sore remedies
- Cough syrups
- Diaper rash ointments
- First aid cream
- Hemorrhoid medication

- Laxatives
- Lice treatment
- Medicated Chapstick
- Motion sickness pills
- Muscle & joint pain relievers
- Nicotine patches/gum
- Pain relievers
- Pedialyte
- Sinus medicine/nasal sprays
- Sleeping aids
- Sore throat sprays/lozenges
- Toothache/Teething Pain relievers
- Wart remover treatments
- Vapor rubs
- Visine/eye drops
- Yeast infection treatments

## **Ineligible Expenses**

## The following expenses cannot be reimbursed under an HSA

- Cosmetic procedures
- Hair transplants
- Hand lotions
- Health club/Fitness dues
- Household help
- Illegal treatments/operations
- Prescriptions imported from outside the U.S.
- Items & services merely beneficial to general health (i.e., Multivamins, probiotics, etc.)
- Kleenex
- Marriage counseling
- Medical concierge/estimates/prepayments

- Missed appointment/late fees
- Pediasure
- Personal care items (i.e. soap, toothbrush, toothpaste, floss, shampoo, conditioner, deodorant, creams)
- Rogaine/Minoxidil/Propecia
- Teeth whitening/bleaching
- Treatment for varicose veins (may be eligible if medically necessary)
- Veneers
- Vitamins/nutritional supplements (may be eligible with physician's note)
- Insurance Premiums Insurance premiums are generally not covered. They are eligible if they are for...
  - o Long-term care insurance, subject to limit based on age, adjusted annually.
  - o Health care continuation coverage, such as coverage under COBRA.
  - Health care coverage while receiving unemployment compensation under federal or state law.
  - Medicare and other health care coverage if you were 65 or older, excluding premiums for
     Medicare supplemental policy, such as Medigap.

\*\*\* For a detailed list of HSA Eligible Products & Services visit

http://www.BasicOnline.com/NEO and select the FSA Store link at the bottom of the page.

Scroll down to the bottom to Tools to access the Eligibility Checker. \*\*\*