

IRS Qualifying Medical Expenses for HSAs

- Abortion
- Acupuncture
- Alcoholism Treatment
- Ambulance
- Artificial Limb
- Artificial Teeth
- Bandages
- Birth Control Pills
- Braille Books and Magazines
- Breast Reconstruction Surgery (post-mastectomy only)
- Capital Expenses (see note)
- Car Modifications (for disabilities)
- Chiropractor
- Christian Science Practitioner
- COBRA Payments
- Contact Lenses & Solutions
- Crutches
- Dental Treatment
- Diagnostic Devices (i.e. blood sugar test kits for diabetics)
- Drug Addiction Treatment
- Eyeglasses
- Eye Examinations
- Eye Surgery
- Fertility Enhancement (some treatments excluded)
- Guide Dog or Guide Animal
- Hearing Aids
- Hospital Service
- Laboratory Fees
- Laser Eye Surgery
- Lead Paint Removal In Home
- Learning Disability Legal Fees (with restrictions)
- Lodging (treatment-related only, and with restrictions, up to \$50 per person)
- Long Term Care Insurance
- Long Term Care (Some)
- Meals (treatment related, with restrictions)
- Medical Conference Fees (relating to chronic illness; no lodging or meals)
- Medical Information Plan
- Medicare Parts A and B
- Medicines (prescribed)
- Mileage (12 cents per mile)
- Nursing Home
- Nursing Services
- Operations
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Prosthesis
- Psychiatric Care (including costs for residential care)
- Psychoanalysis
- Psychologist
- Special Education
- Sterilization
- Stop-Smoking Programs
- Surgery
- Telephone modifications (for disability)
- Television modifications (for disability)
- Therapy
- Transplants
- Transportation (treatment related)
- Trips (for treatment)
- Tuition (special education only)
- Vasectomy
- Vision Correction
- Weight-loss programs (only if prescribed)
- Weight-loss foods (only if prescribed)
- Wheelchair
- Wheelchair maintenance
- Wigs
- X-Rays

Note: Deductions for capital improvements that relate to modifications of a home to make it more accessible to handicapped family members are calculated by taking into account the resale value of your home before and after the modifications.

For more details on what's qualified and how to calculate deductions, see IRS Publication 502 (<http://www.irs.gov/pub/irs-pdf/p502.pdf>) or contact a qualified tax advisor.