### Includable HSA Expenses

- Abortion
- Acupuncture
- Alcoholism
- Ambulance
- Annual physical examination
- Artificial limb
- Bandages
- Birth control pills
- Body scan
- Braille books & magazines
- Breast pumps & supplies
- Breast reconstruction surgery
- Capital expenses (for medical care)
- Car
- Chiropractor
- Christian science practitioner
- Contact lenses
- Crutches
- Dental treatment
- Diagnostic services
- Disabled dependent care expenses
- Drug addiction
- Drugs (prescribed to you by a physician)
- Eye exam
- Eyeglasses
- Eye surgery
- Fertility enhancement
- Founder’s fee
- Guide dog or other service animal
- Health institute
- Health Maintenance Organization (HMO)
- Hearing aids
- Home care
- Home improvements (for medical care)
- Hospital services
- Laboratory fees
- Lactation expenses
- Lead-based paint removal
- Learning disability
- Legal fees
- Lifetime care – advance payments
- Lodging
- Long-term care
- Meals
- Medical conferences
- Medical information plan
- Medicines (prescribed to you by a physician)
- Nursing home
- Nursing services
- Operations
- Optometrist
- Organ donors
- Osteopath
- Oxygen
- Physical examination
- Pregnancy test kit
- Premium tax credit
- Prosthesis
- Psychiatric care
- Psychoanalysis
- Psychiatrist
- Special education
- Sterilization
- Stop-smoking programs
- Surgery
- Telephone (for hearing disability)
- Television (for hearing disability)
- Therapy
- Transplants
- Transportation
- Trips
- Tuition
- Vasectomy
- Vision correction surgery
- Weight-loss program
- (as part of a medical diagnosis)
- Wheelchair
- Wig
- X-ray

### Excludable HSA Expenses

- Babysitting, childcare, and nursing services for a normal, healthy baby
- Controlled substances
- Cosmetic surgery
- Dancing lessons
- Diaper service
- Electrolysis or hair removal
- Flexible spending account
- Funeral expenses
- Future medical care
- Hair transplant
- Health club dues
- Health coverage tax credit
- Health savings accounts
- Household help
- Illegal operations & treatments
- Insurance premiums
- Maternity clothes
- Medical savings account
- Medicines & drugs from other countries
- Nonprescription drugs & medicines
- Nutritional supplements
- Personal use items
- Premium tax credit
- Swimming lessons
- Teeth whitening
- Veterinary fees
- Weight-loss program
- (not part of a medical diagnosis)