

# JOHNSON & SEMKEN, CPAs, PC

## Eligible HSA Expenses

If you have an HSA account, it can only be used for certain medical expenses for yourself, your spouse, and your dependents. These expenses are primarily included in IRS Publication 502 (pages 5-14), Medical and Dental Expenses, which also covers allowed medical expenses that could potentially be used as an itemized deduction. Please visit the publication to confirm if your anticipated expense qualifies as a reimbursable expense. Some common expenses include the following:

- Doctor Visits
- Laboratory and MRI Fees
- Christian Science Practitioner Fees
- Medical Supplies (Crutches, Bandages, etc.)
- Personal Protective Equipment (Masks, Hand Sanitizer, Sanitizing Wipes, Home COVID tests)
- Insurance Premiums: Long Care, Medicare Part A, Part B & Part D
- Dental Treatment
- Contacts and Eyeglasses
- Fertility Enhancement
- Lactation Expenses: Breast Pumps & Supplies
- Psychologists

The following are also allowed as HSA expenses (if incurred after 2019), but are not included in the IRS publication:

- Menstrual Care Products
- Over-the-Counter Medication (no prescription necessary)

The following are **not allowed as HSA expenses**, found in IRS Publication 502 (pages 15-16):

- Cosmetic Surgery
- Electrolysis or Hair Removal
- Teeth Whitening
- Controlled Substances
- Health Club Dues
- Diapers
- Insurance Premiums: Life, Loss of Earnings, Auto Insurance for Medical, AFLAC
- Maternity Clothes
- Nutritional Supplements
- Surrogacy Expenses
- Veterinary Fees
- Herbal or Natural Medicines

You can also use your HSA to buy any product needed to treat a specific illness as diagnosed by a physician and to pay for any doctor or dental visits. You cannot use your HSA on items that will improve your general health, they need to be used to treat a specific condition.