

Qualified medical expenses may include but are not limited to

- Acupuncture
- Alcoholism treatment
- Ambulance services
- Artificial limb or prosthesis
- Artificial teeth
- Birth control pills
- Braille books/magazines (portion of costs)
- Car adaptations (for a person with a disability)
- Chiropractors
- Christian science practitioners
- Contact lenses (including saline solution and cleaner)
- Crutches
- Dental treatment (x-rays, fillings, extractions, etc.)
- Diagnostic devices (such as a blood sugar test kit)
- Doctor's fees
- Drug addiction treatment
- Eyeglasses (including eye examinations)
- Eye surgery (including laser eye surgery)
- Fertility enhancement (including in-vitro fertilization)
- Guide dog (for visually-impaired or hearing-impaired)
- Hearing aids and hearing aid batteries
- Hospital services (including meals and lodging)
- Laboratory fees
- Medicines or drugs (including OTC medicines)
- Nursing home
- Nursing services
- Over-the-counter (OTC) medications (see right)
- Operations or surgery
- Pregnancy termination (expenses for a legal abortion)
- Psychiatric care
- Psychologist
- Telephone equipment (for vision/hearing impaired)
- Television equipment (for hearing-impaired)
- Therapy or counseling
- Transplants
- Transportation for medical care
- Vasectomy
- Wheelchair
- X-rays

A special note on insurance premiums

Insurance premiums are generally not considered qualified medical expenses. However, the following types of insurance premiums typically do qualify:

- Continuation coverage under federal law (i.e., COBRA);
- Qualified long-term care insurance contract;
- Any health plan maintained while an individual is receiving unemployment compensation under federal or state law; or
- For accountholders over age 65 (whether or not they are entitled to Medicare), any deductible health insurance (including Medicare Part D premiums) other than a Medicare supplemental policy.

Examples of eligible over-the-counter (OTC) medical expenses

- Allergy medicine
- Antacid
- Bandages & gauze
- Bug bite medication
- Carpal tunnel wrist support
- Cold & flu medicine
- Cold/hot packs for injuries
- Condoms & spermicides
- Contact lens solution
- First aid ointment
- First aid kits
- Laxatives
- Motion sickness pills
- Nasal spray
- Nicotine gum or patches
- Sunburn ointment
- Pain reliever
- Pregnancy test kit
- Reading glasses
- Sinus medication
- Suppositories
- Thermometer

Examples of non-eligible OTC expenses

- Chapstick®
- Cosmetics
- Deodorant
- Face creams & moisturizers
- Medicated shampoo
- Mouthwash
- Multivitamins
- NoDoz®
- Sleeping pills
- Suntan lotion
- Tampons
- Tissues
- Toiletries
- Toothbrush
- Toothpaste
- Vaseline
- Weight scales

Examples of other expenses that do not qualify for reimbursement through an HSA

- Babysitting, childcare and nursing services for a normal, healthy baby
- Controlled substances obtained in violation of federal law
- Cosmetic surgery
- Dancing lessons
- Diaper service
- Electrolysis or hair removal
- Funeral expenses
- Hair transplant
- Health club dues
- Household help
- Illegal operations and treatments
- Maternity clothes
- Personal use items
- Swimming lessons
- Teeth whitening
- Vacation or travel
- Veterinary fees
- Weight loss programs for improvement of appearance, general health or sense of well-being

If you have additional questions about qualified medical expenses, please visit [wellsfargo.com/hsa](https://www.wellsfargo.com/hsa) or call a Health Benefit Services representative from 7 a.m. to 8 p.m. CT Monday–Friday at 866 890 8309.