



## Using Your HSA: Ineligible Expenses

The items listed below are examples of products and services that are NOT eligible for reimbursement under your HSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses. This list is not all-inclusive, and is subject to change due to IRS regulations. Refer to [IRS Publication 502](#) for a complete list.

- Babysitting/child care
- Cologne/perfume
- Controlled substances in violation of federal law, such as “medical marijuana” or illegal drugs even if substances are legal by state law
- Cosmetics
- Cosmetic surgery
- Dancing lessons
- Dental floss
- Dependent care expenses
- Diapers or diaper service
- Diet foods
- Ear piercing
- Electrolysis or hair removal
- Feminine hygiene products
- Founder’s fee
- Funeral expenses
- Hair colorants
- Hair transplants
- Hand sanitizer (if used for general health purposes)
- Health club dues (unless for specific medical condition)
- Household help
- Illegal operations and treatments
- Late fees for medical bills or missed appointment fees
- Lodging or meals at a medical conference
- Marriage counseling
- Maternity clothes
- Mattresses
- Meals not at a hospital or similar institution
- Meals for a companion
- Medical newsletters
- Medicines and drugs from other countries
- Nursing services for a baby
- Nutritional supplements or food (unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician)
- One-a-day vitamins
- Over-the-counter drugs purchased without a prescription (except insulin)
- Permanent waves
- Prepayments
- Prescription discount programs
- Propecia® or Rogaine® (unless to treat a deformity arising from congenital abnormality)
- Safety glasses (unless prescribed)
- Surrogate expenses
- Swimming lessons
- Swimming pool maintenance (unless pool is strictly for medical care)
- Tanning salons and equipment
- Teeth whitening
- Toiletries
- Transportation costs of disabled individual commuting to/from work
- Veneers
- Veterinary fees – except for the care of seeing- or hearing-impaired animals
- Vision discount programs
- Weight-loss program (unless prescribed – diet foods still do not qualify)
- YMCA day camp