

HSA-Qualified Medical Expenses

Members can use HSA funds to pay for the following medical, dental and vision expenses if they are not reimbursed by the insurance plan:

- Acupuncture (excluding remedies and treatments prescribed by acupuncturist)
- Alcoholism treatment
- Ambulance
- Artificial limbs/teeth
- Chiropractors
- Christian Science practitioner fees
- Contact lenses and solutions
- Co-payments
- Costs for physical or mental illness confinement
- Crutches
- Deductibles
- Dental treatment
- Drug and medical supplies (i.e. syringes, needles, etc.)
- Eyeglasses
- Eye examination fees
- Eye surgery (cataracts, lasik, etc.)
- Hearing devices and batteries
- Hospital services
- Insulin
- Laboratory fees
- Laser eye surgery
- Obstetrical expenses
- Oral surgery
- Orthodontic fees
- Orthopedic shoes
- Over-the-counter drugs and medications for medical care including antacids, allergy medicines, cold medicines and pain relievers (e.g. Aspirin, Tylenol, Advil, etc.) with a doctor's prescription
- Oxygen
- Physician fees
- Prescribed medicines
- Psychiatric care
- Psychologist's fees
- Routine physicals and other non-diagnostic services or treatments
- Smoking cessation programs
- Surgical fees
- Wheelchair
- X-rays

This is only a partial list of qualified medical expenses. For a complete list and the details of eligible expenses, please see Section 213(d) of the IRS Tax Code.

Health Care Expenses That DO NOT Qualify for Reimbursement:

- Cosmetic surgery and procedures
- Dental bleaching
- Counseling services provided through EAP
- Over-the-counter drugs and medications for general health (including vitamins, toiletries and other personal items)
- Weight loss programs—unless directed by a physician (a letter of medical necessity is required)
- Premiums you or your spouse pay for insurance coverage

The penalty for using HSA funds for non-qualified medical expenses is 20 percent. Keep all itemized receipts and copies of prescriptions for over-the-counter medications in case of an IRS audit.



BlueCross BlueShield of Tennessee
1 Cameron Hill Circle | Chattanooga, TN 37402
bcbs.com