



Brown & Brown

Examples of Ineligible HSA Expenses

Your OHM Advisors Health Savings Account lets you pay for medical care expenses not covered by your insurance plan with pre-tax dollars. The Internal Revenue Service (IRS) defines medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body.

The items listed below are examples of products and services that are NOT eligible for reimbursement under your OHM Advisors HSA, according to the IRS. Typically, expenses for items that promote general health are not eligible expenses. Please note that this list is not all-inclusive, and is subject to change.

- Baby sitting, childcare, and nursing services for a normal, healthy baby
- Controlled substances
- Cosmetic surgery
- Dancing lessons
- Diaper service
- Electrolysis or hair removal
- Flexible spending arrangements
- Funeral expenses
- Future medical care
- Hair transplant
- Health club dues
- Health savings accounts
- Household help
- Illegal operations and treatments
- Insurance premiums
- Maternity clothes
- Medical savings accounts
- Medicines and drugs from other countries
- Nonprescription drugs and medications (except for insulin)
- Nutritional supplements
- Personal use items
- Premium tax credit
- Swimming lessons
- Teeth whitening
- Veterinary fees
- Weight-loss program

Source: www.irs.gov

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