

# HSA-ELIGIBLE EXPENSE CHEAT SHEET

YOUR GUIDE TO WHAT YOU CAN BUY WITH HSA DOLLARS—  
BEYOND PRESCRIPTIONS AND DOCTOR VISITS.

MEMBER  
**FDIC**

## MEDICAL, DENTAL & VISION BASICS

All eligible for you, your spouse, and qualifying dependents [GoodRx](#)

- Doctor visits, hospital care, lab tests, surgeries, vaccinations
- Ambulance, bandages, crutches, insulin, hearing aids
- Dental cleanings, braces, crowns, sealants (not cosmetic)
- Eye exams, prescription glasses, contact lenses, LASIK surgery
- Prescribed medications: [Learn More](#)

## SURPRISING HSA-ELIGIBLE ITEMS & SERVICES

(These often come as a welcome surprise!)

- Over-The-Counter Items & Period Care
  - Over-the-counter medications like aspirin, allergy meds
  - Menstrual products: tampons, pads, cups, period underwear
- Sun Protection & Lip Care
  - Sunscreen and certain lip balms when used to prevent illness or sun damage
- Breastfeeding Supplies
  - Breast pumps, milk storage bottles, nursing pads, lactation bras
- Substance Abuse & Smoking Cessation
  - Addiction treatment programs, rehab services
  - Smoking-cessation products (nicotine gum, patches, counseling)
- Therapy & Nutritional Counseling
  - Therapy for diagnosed mental health conditions
  - Nutritional counseling prescribed for illnesses like diabetes or obesity
- Weight Loss Programs (Medical Purpose)
  - Doctor-prescribed weight-loss programs for obesity, heart disease, hypertension, etc.
- Transportation & Travel for Medical Care
  - Costs like lodging or mileage when you travel to receive medical treatment
- Genetic Testing & Holistic Healing
  - Genetic tests and holistic healer services when used for diagnosis or treatment

### Sources & Further Reading

- IRS Publication 969 & FAQs on eligible medical expenses [IRSIRS](#)
- MetLife's overview of surprising HSA expenses [washingtonpost.com+4MetLife+4Investopedia+4](#)
- TaxAct blog on unexpected HSA/FSA uses [TaxAct Blog+1MetLife+1](#)
- GoodRx list of qualified medical items for 2025 [Verywell Health+15GoodRx+15HealthEquity+15](#)

Products and services may require enrollment. Other terms, conditions, and fees may apply. Contribution limits may change each year. You can withdraw funds at any time for any purpose. However, if funds are withdrawn for reasons other than qualified medical expenses, the amount withdrawn will be included as taxable income and may be subject to a 20% penalty. No minimum balance requirements after \$100 minimum. Connect with a Relationship Banker or visit [Profinium.com/health-savings-account](#) to explore how an HSA can support your financial goals.

## HOW TO USE THIS CHEAT SHEET

1. Download & save the PDF or print it.
2. Check each item with your HSA provider before purchase.
3. Track expenses: attach receipts and keep documentation. (Reference our online banking and how you can attach the receipt to the expense.)
4. For ambiguous expenses (e.g. gym, supplements), get a doctor's note or Letter of Medical Necessity.