



Blue Cross
Blue Shield
of Michigan

Confidence comes with every card.®

Qualified Medical Expenses

Health Savings Account

The following is a summary of common qualified medical expenses that can be paid for with funds from your health savings account. Due to frequent updates to the regulations governing HSAs, this list doesn't guarantee reimbursement.

See *IRS Publication 502—Medical and Dental Expenses* at [irs.gov](https://www.irs.gov)* for the most current information on IRS-qualified medical expenses.

Common IRS-qualified medical expenses

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control treatment
- Blood-sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments, including X-rays, cleanings, fillings, sealants, braces and tooth removals
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (prescription and reading)
- Fluoride treatments
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Medical alert bracelet
- Medical records charges
- Menstrual care products
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics
- Orthotic Inserts (custom or off the shelf)
- Over-the-counter medicines and drugs (see next section for examples)
- Physical therapy
- Special education services for learning disabilities recommended by a doctor)
- Speech therapy
- Stop-smoking programs, including nicotine gum or patches, if prescribed
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam
- Walker, cane
- Wheelchair

Common over-the-counter medicines

Examples include, but are not limited to:

- Acid controllers
- Acne medicine
- Aids for indigestion
- Allergy and sinus medicine
- Anti-diarrheal medicine
- Baby rash ointment
- Cold and flu medicine
- Eye drops
- Feminine antifungal or anti-itch products
- Hemorrhoid treatment
- Laxatives or stool softeners
- Lice treatments
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Pain relievers, such as aspirin or ibuprofen
- Sleep aids
- Stomach remedies

Services that may be eligible (with a Letter of Medical Necessity completed)

This list isn't all-inclusive:

- Weight-loss program only if it's a treatment for a specific disease diagnosed by a physician (for example: obesity, hypertension, heart disease)
- Compression hosiery or socks, antiembolism socks or hose
- Massage treatment for specific ailment or diagnosis
- CPR classes for adult or child
- Improvements or special equipment added to a home or other capital expenditures for a physically handicapped person

*Blue Cross Blue Shield of Michigan doesn't own or control this website.

