

*(shoebox)*

# Your Guide to HSA-Eligible Expenses

2025 Publication

# Who Decides What's Eligible?

Each year, the IRS publishes two important HSA-related documents. The first is Publication 502 which outlines medical and dental expenses. This covers what expenses are and which types of expenses are eligible. The second document, Publication 969 outlines Health Savings Accounts and the eligibility requirements to hold an HSA, as well as the updated annual contributions limits.

For the purposes of this guide we will be referencing Publication 502. If you are unsure about a specific expense case, we will link this publication – which goes into much more detail – at the end of this document.

**For any final decisions on HSA eligibility, we recommend consulting with a tax professional.**

## Top 30 Eligible Expenses For 2025 *(In Alphabetical Order)*

Abortion

Acupuncture

Ambulance 

Annual Physical Exam

Bandages *(Medical Supplies)* 

Birth Control Pills

Breast Pumps & Supplies

Chiropractor

Contact Lenses & Eye Exams 

Dental Treatments

continued →

Drug & Alcohol Addictions

Health Maintenance Organization (HMO)

Hospital Services (*Including ER*) 

Insurance Premiums (*Medical with Limitations*)

Laboratory Fees

Long-Term Care

Medicines (*Prescription, not OTC*)  $R_x$

Nursing Homes & Services

Optometrists

Pregnancy Test Kits

Prosthesis & Prosthetic Services

Psychiatric Care

Stop-Smoking Programs 

Surgery

Therapy

Transplants (*Organs*) 

Vasectomies

Wheelchairs

X-Rays 

# What Isn't an Eligible Expense?

*(Also In Alphabetical Order)*

Baby Sitting or Childcare *(for a healthy child)*

Controlled Substances 


Cosmetic Surgery

Electrolysis or Hair Removal

Funeral Expenses

Health Club Dues

Household Help

Maternity Clothes 


Nonprescription Drugs & Medicines, and  
Drugs & Medicine From Other Countries

Nutritional Supplements & Vitamins

Swimming Lessons

Teeth Whitening 

Veterinary Fees

Weight-Loss Program   
*(certain medical exceptions)*

# Additional Resources

Still unsure about a few specific items? Visit the link below to view the full IRS Publication 502 document:



IRS

## Publication 502

Medical & Dental Expenses



**NOTE:** Although this current version is for preparing 2024 returns, it was published in November of 2024 and traditionally does not vary significantly year over year.

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For information about requirements to be eligible to contribute to an HSA account, as well as contribution limits and rules, visit the link below to view the IRS Publication 969 document:



IRS

## Publication 969

Health Savings Accounts



**NOTE:** Although this current version is for preparing 2024 returns, it was published in January of 2025 and traditionally does not vary significantly year over year.