

American Chartered Bank®

Health Savings Accounts, Qualified Expenses

The following lists provide a brief summary of the information described in the Internal Revenue Code and IRS publication. The lists are intended to serve as a quick reference to help determine whether or not an expense may be eligible for HSA reimbursement. This information is provided with the understanding that American Chartered Bank is not providing tax advice. Tax advice should be obtained from a professional tax advisor. IRS Publication 502 can be ordered from the IRS by calling 1-800-TAX-FORM (1-800-829-3676). <http://www.irs.gov/>

Qualified Medical Expenses Eligible for reimbursement

Accupuncture	Oral surgery
Air conditioner (when necessary for relief from an allergy or for relief from difficulty in breathing)	Organ transplant (including donor's expenses)
Alcoholism treatment	Orthopedic shoes
Ambulance	Orthopedist
Anesthetists	Osteopath
Artificial limbs	Over the counter medication
Autoette (when used for relief of sickness or disability)	Oxygen and oxygen equipment
Birth control pills (by prescription)	Pediatrician
Blood tests	Physician
Braces	Physiotherapist
Cardiographs	Postnatal treatments
Chiropractor	Practical nurse for medical services
Christian Science Practitioner	Premiums for long-term care insurance
Contact lenses	Premiums for continuation coverage required by Federal law (COBRA)
Contraceptive devices	premiums for insurance received while receiving unemployment compensation
Convalescent home (for medical treatment only)	Prenatal care
Crutches	Prescription medicines
Dental treatment	Psychiatrist
Dental x-rays	Psychoanalyst
Dentures	Psychologist
Dermatologist	Psychotherapy
Diagnostic fees	Radium therapy
Diathermy	Registered nurse
Drug addiction therapy	Special school costs for the handicapped
Drugs (prescription)	Spinal fluid test
Eyeglasses	Splints
Fees paid to health institute prescribed by a doctor	Sterilization
FICA and FUTA tax paid for medical care service	Surgeon
Fluoridation unit	Telephone or TV equipment to assist the hearing impaired
Guide dog	Therapy equipment
Gynecologist	Transportation expenses (relative to health care)
Healing services	Ultra-violet ray treatment
Hearing aid and batteries	Vaccines
Hospital bills	Vasectomy
Hydrotherapy	Vitamins (if prescribed)
Insulin treatments	Wheelchair
Lab tests	X-rays
Lead paint removal	
Legal fees (to authorize treatment for a mental illness)	
Lodging (away from home for out-patient care)	
Metabolism tests	
Neurologist	
Nursing (including board and meals)	
Obstetrician	
Operating room costs	
Ophthalmologist	
Optician	

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Rev: 03/2008

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Expenses not eligible for reimbursement

Advance payment for services to be rendered next year
Athletic club membership
Automobile insurance premium
Allocable to medical coverage
Boarding school fees
Bottled water
Commuting expenses of a disabled person
Cosmetic surgery and procedures
Cosmetics, hygiene products and similar items
Diaper service
Domestic help
Funeral, cremation or burial expenses
Health programs offered by resort
Hotels, health clubs and gyms
Illegal operations and treatments
Illegally procured drugs
Maternity clothes
Premiums for life insurance, income protection, disability, loss of limbs, sight or similar benefits
Scientology counseling
Social activities
Special foods or beverages
specially designed car for handicapped other than autoette or special equipment
Swimming pool
Travel for general health improvement
Tuition and travel expenses for sending a problem child to a particular school
Weight loss programs

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