

## Qualified Medical Expenses

---

<sup>1</sup>*Qualified Medical Expenses* are those expenses that would generally qualify for the medical and dental expenses deduction. These are explained in the [IRS Publication 502](#), Medical and Dental Expenses.

For Health Savings Account purposes, expenses incurred before you establish your HSA are not qualified medical expenses.

Qualified Medical Expenses are those incurred by the following persons:

1. The HSA owner and their spouse.
2. All dependents claimed on the HSA owner's federal tax return.
3. Any person the HSA owner could have claimed as a dependent on their return except that:
  - a. The person filed a joint return;
  - b. The person had gross income of \$3,650 or more; or
  - c. The account owner or their spouse is filing jointly, could be claimed as a dependent on someone else's current year federal tax return.

---

<sup>1</sup> IRA Publication 969 (2010) page 8