



Pay for a wide range of eligible expenses using your accounts

Health Savings Accounts (HSAs), Health Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) are all tax-advantaged, so the IRS defines the types of expenses that you can pay for with these accounts. Generally, qualified expenses include doctor visits, medications, medical equipment, and dental and vision care for you, your spouse and any eligible tax dependents.

Examples of qualified medical expenses

Acid controllers

Acupuncture

Alcoholism treatment

Allergy and sinus medicine

Ambulance

Anti-diarrhea**l**s

Anti-itch and insect bite

Baby rash ointments/creams

Birth control

Body scans

Braille books and magazines

Breast pumps and lactation supplies

Chiropractor

Co-insurance (medical, dental or vision)

Copayments

Cough, cold and flu remedies

Crutches, cane or wheelchair

Deductibles

Diabetic supplies, insulin

Diagnostic services

Investment products:

Drug addiction treatment

Fertility enhancements

Guide dogs or other service animals

Hearing aids and batteries

Hemorrhoidal preps

Hospital services

Laboratory fees

Lamaze classes

Laxatives

Learning disability treatments

Mastectomy-related special bras

Medical equipment and repairs

Medical monitoring and testing devices

Medical supplies

Menstrual care products

Motion sickness medicine

Nursing services

Office visits

Over-the-counter medication/drugs

Oxygen

Pain relievers (for example, aspirin)

Physical exams

Physical therapy

Pregnancy tests

Prescription drugs

Prosthesis

Psychiatric care

Reconstructive surgery following mastectomy

Respiratory treatments

Sleep aids and sedatives

Smoking cessation (programs/drugs)

Speech therapy

Surgery

Transportation, parking and related travel expenses (essential to receive medical care;

subject to IRS limits)

Vaccinations

Vasectomy

Weight loss program and/or drugs (if prescribed by a physician to treat a specific medical condition)

X-ray fees

Continued on next page.

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Examples of qualified medical expenses (continued)

Dental

Braces Dentures Exams Extractions Fillings
Teeth cleaning

X-rays

Vision

Contact lenses

Examinations and glasses

Laser eye surgery

Reading glasses (over-the-counter)



Eligible Expense Scanner

Our barcode scanner takes the guesswork out of what items the IRS considers qualified medical expenses. Just open the MyHealth app¹, select "Eligible Expense Scanner"² from the menu, then simply scan the item barcode to find out if it can be paid for using your health account.

Important tips

- If you have a Limited Purpose Flexible Spending Account (LPFSA), remember that it can only be used to pay vision and dental expenses.
- If you have an HRA, check your plan details for specifics on qualified expenses.

For additional information

View IRS Publication 969 for more information on qualified medical expenses for HSAs. IRS Publication 969 also cross-references IRS Publication 502 for an explanation of various qualified medical expenses. Be sure to check for subsequent legislative updates.

https://www.irs.gov/forms-pubs/about-publication-969



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We're here to help

If you have questions, please call the number on the back of your debit card.

Please refer to your employer's plan description to confirm the qualified expense list available to you. Certain expenses may be subject to stricter scrutiny by the Internal Revenue Service (IRS). In this case, you may have to provide the IRS with substantiation or documentation from a physician that the service or treatment was necessary to treat a specific medical condition and/or that the expense would not have been incurred but for the medical condition.

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¹ Data connection required. Wireless carrier fees may apply. Mobile app is available on most devices.

² The app is populated with items that correspond to IRS Publication 502 and is updated periodically for legislative updates. However, there is no guarantee the list of items that constitute qualified medical expenses in the app is comprehensive of all products and accurately captures whether or not a product is a qualified medical expense for purposes of the tax code. You should consult your legal and/or tax advisor if you have any questions.

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