

Use an HSA to pay for qualified medical expenses like these

- ▶ Acupuncture
- ▶ Alcoholism treatment
- ▶ Ambulance
- ▶ Artificial limbs
- ▶ Artificial teeth
- ▶ Blood sugar test kits for diabetics
- ▶ Breast pumps and lactation aids (newly allowed by the IRS)
- ▶ Chiropractor
- ▶ Contact lenses and solutions
- ▶ Crutches
- ▶ Dental treatments including X-rays, cleanings, fillings, braces, and tooth removals
- ▶ Doctor's office visits and procedures
- ▶ Drug addiction treatment
- ▶ Drug prescriptions
- ▶ Eyeglasses and vision exams
- ▶ Fertility treatment
- ▶ Health insurance premiums for COBRA plans, long-term care insurance, and health continuation insurance while receiving unemployment benefits
- ▶ Hearing aids and batteries
- ▶ Hospital services
- ▶ Insulin
- ▶ Laboratory fees
- ▶ Laser eye surgery
- ▶ Qualified long-term care services (limited)
- ▶ Over-the-counter medicines and drugs only if prescribed by a doctor* (newly allowed by the IRS)
- ▶ Physical therapy
- ▶ Psychiatric care if the expense is for mental health care provided by a psychiatrist, psychologist or other licensed professional
- ▶ Special education for learning disabilities
- ▶ Speech therapy
- ▶ Stop-smoking programs including nicotine gum or patches
- ▶ Surgery, excluding cosmetic surgery
- ▶ Vasectomy
- ▶ Walker
- ▶ Weight-loss program, if it is a treatment for a specific disease diagnosed by a physician
- ▶ Wheelchair



Keep your receipts

Keep all records of your medical expenses in case of an IRS audit. That way, you can prove that your HSA was used for qualified expenses.

This is not a complete list. The Internal Revenue Service (IRS) decides which expenses can be paid from an HSA, which also include, but are not limited to, deductibles, copayments and medications. The IRS can modify the list at any time.

* Because of the health care reform law passed in 2010, you will no longer be able to pay for over-the-counter (OTC) medicines with your HSA, unless you have a prescription. In addition, if you use an HSA to pay for items or services that are not qualified medical expenses and you are under age 65, the tax penalty will increase from 10 percent to 20 percent of the HSA distribution.



The Internal Revenue Service (IRS) publishes information on HSAs and qualified medical expenses. Visit [irs.gov](https://www.irs.gov).

These are some common health care services and expenses that are not qualified for purchase using an HSA.

- ▶ Costs or expenses reimbursed from another source such as health coverage or a flexible spending account
- ▶ Cosmetic surgery
- ▶ Diaper service
- ▶ Electrolysis or hair removal
- ▶ Health club dues
- ▶ Household help
- ▶ Maternity clothes
- ▶ Nutritional supplements, such as multi-vitamins, for general good health
- ▶ Over-the-counter medicines not prescribed by a doctor
- ▶ Personal use items, such as toothbrush, toothpaste, etc.
- ▶ Swimming lessons
- ▶ Teeth whitening

What does that mean?

Qualified medical expense: A medical, dental or vision expense that the IRS says can be paid for from a health savings account (HSA) without paying income taxes on the savings.

Health savings account (HSA): Health care bank account that lets people put money aside tax-free to pay for certain medical, dental and vision costs. The IRS limits who can open and put money into an HSA. Money in an HSA can stay in the account until it is used.



Want more information?

If you are currently covered under a UnitedHealthcare HSA-eligible health plan, and would like details about what expenses are covered and count toward your deductible, please see your benefit plan documents. You can also log in to myuhc.com,[®] or you can call the phone number on the back of your health plan ID card.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates.

Health savings accounts (HSAs) are individual accounts offered by OptumHealth Bank,SM Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.