

# Qualified Expenses for Your HSA

Your BenefitWallet® Health Savings Account (HSA) is one of the most powerful savings accounts in America – allowing you to save up to 35% in taxes on every dollar you contribute<sup>1</sup>. When you spend your HSA funds on qualified expenses, you are never taxed. Use the funds to pay for a broad range of expenses for you, your spouse, and your tax dependents – even if they aren't covered by your health plan.

## What qualifies?



### Doctors, Labs, and Hospitalization

- Doctor's office visits and procedures
- Drug addiction treatment
- Ambulance services
- Fertility treatment
- Health plan deductibles and copayments
- Hospital services
- Laboratory fees
- Surgery, excluding cosmetic surgery
- Vasectomy



### Alternative Care and Special Services

- Acupuncture
- Alcoholism treatment
- Chiropractor
- Drug addiction treatment
- Long-term care services (limited)
- Physical therapy
- Psychiatric care for mental health
- Special education for learning disabilities
- Speech therapy
- Weight loss programs (limited)



### Prescriptions and Medical Devices

- Prescription drugs
- Over-the-counter medications prescribed by a doctor
- Artificial limbs
- Bandages
- Blood sugar test kits
- Breast pumps and lactation aids
- Crutches
- Hearing aids and batteries
- Insulin
- Stop-smoking programs and nicotine gum or patches
- Walkers
- Wheelchairs



### Eye Doctor, Glasses, and Contacts

- Vision examinations
- Eye glasses
- Eye surgery
- Lasik/laser surgery
- Contact lenses
- Saline solution



### Dentists and Orthodontics

- Dental treatments
- Dental x-rays
- Extractions
- Teeth cleanings
- Tooth removal
- Braces
- Dentures/Artificial teeth

## Need more information?

View the complete list of qualified expenses at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf)

## Save your receipts

Keep detailed receipts for all expenses paid from your HSA in case of an IRS audit.

## We're Here to Help

For more information visit our website at [mybenefitwallet.com](https://mybenefitwallet.com) or call us at **877.472.4200**.

1. HSAs deposits, withdrawals, and gains are all tax free at the federal level. State taxes vary. 35% savings assume 25% federal, 3% state, and 7% payroll tax savings. Your savings may vary. Please consult a tax advisor for more information.