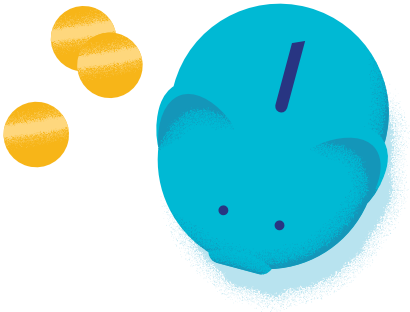
# Use an HSA to pay for hundreds of health and wellness essentials

A health savings account (HSA) can be used to pay for many covered health care services and products for yourself, your spouse and even tax dependents. It can also be used to pay for many other health care services and items that may not be covered by your health plan.



## Qualified HSA expenses include:

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation aids
- Certain over-the-counter drugs and medications
- 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 plan deductibles and copayments
- Health plan 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
- Long-term care services (limited)
- Menstrual care products
- 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
- Tampons and pads
- Vasectomy
- Walker
- Weight-loss program if it is a treatment for a specific disease diagnosed by a physician
- Wheelchair

**This is not a complete list**

The Internal Revenue Service (IRS) decides which expenses can be paid from an HSA and can change the list at any time.

continued

## HSAs can't be used to purchase the following health care services and items:

- 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
- Personal use items, such as toothbrush, toothpaste, etc.
- Swimming lessons
- Teeth whitening



### Know the penalty

If an HSA is used to pay for care or services that is not a "qualified medical expense," you will have to pay a 20% penalty, plus taxes on the money spent. For example, if the expense was $100, the penalty would be another $20, plus taxes. This penalty does not apply if you are 65 or older.



### 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.



### See your coverage details

If you have a health plan with an HSA, visit **myuhc.com®** to see your coverage details or call the phone number listed on your health plan ID card.

### What does that mean?

Search the Just Plain Clear® Glossary for thousands of health care terms defined in plain, clear language. Visit **justplainclear.com.**

## Learn more

Visit **IRS.gov** for more information on HSAs and qualified expenses

United Healthcare®

The UnitedHealthcare plan with Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account through Optum Bank, Member FDIC. The "HSA" refers generally to the UnitedHealthcare HSA product, which includes a HDHP, although at times "HSA" may refer only and specifically to the UnitedHealthcare Health Savings Account, provided in conjunction with Optum Bank and not to the associated HDHP.

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