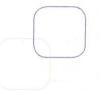
IRS-qualified Medical Expenses

You can use your Health Savings Account (HSA) to pay for a wide range of IRS-qualified medical expenses for yourself, your spouse or tax dependents. An IRS-qualified medical expense is defined as an expense that pays for healthcare services, equipment, or medications. Funds used to pay for IRS-qualified medical expenses are always tax-free.



HSA funds can be used to reimburse yourself for past medical expenses if the expense was incurred after your HSA was established. While you do not need to submit any receipts to HSA Bank, it is a good idea to save your bills and receipts for tax purposes.

Examples of IRS-qualified Medical Expenses*

Acupuncture

Alcoholism treatment

Ambulance services

Annual physical examination

Artificial limb or prosthesis

Birth control pills (by prescription)

Chiropractor

Childbirth/delivery

Convalescent home

(for medical treatment only)

Crutches

Doctor's fees

Dental treatments

(including x-rays, braces,

dentures, fillings, oral surgery)

Dermatologist

Diagnostic services

Disabled dependent care

Drug addiction therapy

Fertility enhancement

(including in-vitro fertilization)

Guide dog

(or other service animal)

Gynecologist

Hearing aids and batteries

Hospital bills

Insurance premiums**

Laboratory fees

Lactation expenses

Lodging

(away from home for

outpatient care)

Nursing home

Nursing services

Obstetrician

Osteopath

Oxygen

Pregnancy test kit

Podiatrist

Prescription drugs and medicines

(over-the-counter drugs are not

IRS-qualified medical expenses

Unless prescribed by a doctor)

Prenatal care & postnatal

treatments

Psychiatrist

Psychologist

Smoking cessation programs

Special education tutoring

Surgery

Telephone or tv equipment to

Assist the hearing or vision

Impaired

Therapy or counseling

Medical transportation expenses

Transplants

Vaccines

Vasectomy

Vision care

(Including eyeglasses,

contact lenses, lasik surgery)

Weight loss programs

(for a specific disease

diagnosed by a physician -

such as obesity, hypertension,

or heart disease)

Wheelchairs

X-rays

rendering tax advice. The information provided is not inten

For assistance, please contact the Client Assistance Center

- (800) 357-6246 Monday Friday, 7 a.m. 9 p.m., CT
- www.hsabank.com
- 605 N. 8th Street, Ste. 320, Sheboygan, WI 53081



^{*} This list is not comprehensive. It is provided to you with the understanding that HSA Bank is not engaged in rendering tax advice. The information provided is not intended to be used to avoid federal tax penalties. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered directly from the IRS by calling 1-800-TAXFORM. If tax advice is required, you should seek the services of a professional.

^{**} Insurance premiums qualify as an IRS-qualified medical expense: while continuing coverage under COBRA; for qualified long-term care coverage; coverage while receiving unemployment compensation; for any healthcare coverage for those over age 65 including Medicare (except Medicare supplemental coverage).