

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.¹ 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



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



Dentists and Orthodontics

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



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)



Eye Doctor, Glasses, and Contacts

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

Need more information?

View a full list of qualified expenses at irs.gov/pub/irs-pdf/p502.pdf.

Save your receipts.

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

We're Here to Help

For more information visit our website at 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.