

# Eligible Medical Expenses

You can use your Health Savings Account (HSA) to pay for a wide range of eligible medical expenses for yourself, your spouse or tax dependents. Funds used to pay for eligible medical expenses are always tax-free and you can continue to use your HSA funds even if you're not covered by an HSA-compatible plan.

## Maximize your HSA tax savings

Contributions to your HSA are free from Federal, State\* and FICA taxes; so, be sure to contribute the maximum allowable amount each year. The IRS maximum allowable amounts for 2012 are:

- \$3,100 for individual coverage and \$6,250 for family coverage

If you are 55 or older, you can contribute an extra \$1,000 every year.

### Examples of Eligible Medical Expenses\*\*

Acupuncture	Nursing services
Alcoholism treatment	Obstetrician
Ambulance services	Podiatrist
Artificial limb or prosthesis	Prescription drugs and medicines (Over-the-counter drugs are not eligible medical expenses unless prescribed by a doctor)
Birth control pills (by prescription)	Prenatal care & postnatal treatments
Chiropractor	Psychiatrist
Childbirth/delivery	Psychologist
Christian Science Practitioner	Sterilization
Convalescent home (for medical treatment only)	Surgery
Doctor's fees	Telephone or TV equipment to assist the hearing or vision impaired
Dental treatments (including X-rays, braces, dentures, fillings, oral surgery)	Therapy or counseling
Dermatologist	Transportation expenses
Diagnostic services	Transplants
Drug addiction therapy	Vaccines
Fertility enhancement (including in-vitro fertilization)	Vision care (including eyeglasses, contact lenses, LASIK surgery)
Gynecologist	Wheelchairs
Hearing aids and batteries	X-rays
Hospital bills	
Laboratory fees	
Lodging (away from home for outpatient care)	
Nursing home	

## Keep in mind

- HSA funds can be used to reimburse yourself for past medical expenses if the expense was incurred after your HSA was established. Remember to always save bills and receipts from your healthcare providers.
- Before age 65, HSA funds used to pay for non-eligible medical expenses are subject to normal income tax and a 20% penalty. After age 65, HSA funds may be withdrawn for non-eligible expenses with no penalty (regular income tax will apply).
- If you have questions regarding the eligibility of medical expenses, always contact a qualified tax advisor or the IRS.

*\* State taxes may vary. HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.*

*\*\* 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.*

### For assistance, please contact Client Assistance Center

 (800) 357-6246 Monday – Friday, 7 a.m. – 9 p.m., CT

 [www.hsabank.com](http://www.hsabank.com)

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