Use an HSA to pay for qualified medical expenses like these

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation aids
- 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)
- 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
- 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 decides which expenses can be paid from an HSA and can change the list at any time.

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.

The Internal Revenue Service (IRS) publishes information on HSAs and qualified medical expenses. See IRS Publication 502 at irs.gov.
These are some common health care services and expenses that are not qualified for purchase using an HSA.

- 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
- Over-the-counter medicines not prescribed by a doctor
- Personal use items, such as toothbrush, toothpaste, etc.
- Swimming lessons
- Teeth whitening

Know the penalty

If an HSA is used to pay for an expense that is not a qualified medical expense, you will have to pay a 20 percent 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.

What does that mean?

**Qualified medical expense:** A medical, dental or vision expense that the IRS says can be paid for from a health savings account (HSA) without paying income taxes on the savings.

**Health savings account (HSA):** A bank account that lets people put money aside, tax-free, to save and pay for certain medical, dental and vision costs. You can only open the account if you have a high-deductible health plan.

Want more information?

If you have a UnitedHealthcare plan with an HSA, log on to myuhc.com® to see your coverage details. You can also call Customer Care at the phone number listed on the back of your health plan ID card.