

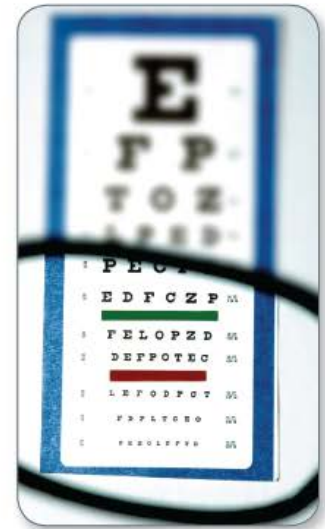
What Kinds of Medical Expenses Will My HSA Pay For?

You can use HSA funds to pay for qualified medical expenses as defined by the IRS.

Medical care expenses must be primarily to alleviate or prevent a physical or mental defect or illness. They don't include expenses that are merely beneficial to general health, such as vitamins or a vacation.

Here Are a Few Examples of Qualified Medical Expenses*:

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| <ul style="list-style-type: none"> • Acupuncture • Alcoholism (rehab, transportation for medically advised attendance at AA) • Ambulance • Annual physical examination • Artificial limbs/teeth • Birth control pills • Body scan • Breast reconstruction surgery • Chiropractor • Contact lenses | <ul style="list-style-type: none"> • Crutches • Dental treatment • Eyeglasses / eye surgery • Hearing aids • Home care • Long-term care expenses • Medicines (prescribed, not imported from other countries) • Nursing home • Nursing services • Optometrist | <ul style="list-style-type: none"> • Oxygen • Stop-smoking programs • Surgery • Telephone equipment and repair for hearing-impaired • Therapy • Transplants • Weight-loss program (as prescribed by a physician for a specific disease) • Wheelchair • Wig |
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Here Are Some of the Expenses That Are Not Qualified by the IRS†:

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| <ul style="list-style-type: none"> • Babysitting, childcare, and nursing services for a normal, healthy baby • Dancing lessons • Diaper service • Elective cosmetic surgery • Electrolysis or hair removal | <ul style="list-style-type: none"> • Funeral expenses • Future medical care • Hair transplant • Health club dues • Insurance premiums other than those explicitly included • Medicines and drugs from other countries | <ul style="list-style-type: none"> • Nonprescription drugs and medicines • Nutritional supplements, unless recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician • Teeth whitening |
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*2006 claims data from insurers with more than 700,000 lives.

†There is a 20% penalty for withdrawals other than for medical expenses before the age of 65.

†A complete list is found in the IRS Publication 502—Medical and Dental Expenses.