

# Qualified Health Savings Account (HSA) Expenses

An HSA can be used to pay for qualified medical expenses for you, your spouse, and your dependents if you enroll in the USA Consumer High Deductible Health Plan. Qualified medical expenses are costs incurred for diagnosing and treating medical conditions that impact your physical or mental health. Examples of qualified HSA medical expenses include:

- Doctor's visits and hospital expenses such as coinsurance and deductibles
- Prescription medications
- Dental care, including cleanings, fillings, and braces
- Vision Care, including eye exams, glasses, and contact lenses
- Mental health services
- Medical equipment such as wheelchairs and crutches
- Over-the-counter medications such as first-aid, allergy, asthma, cold and flu, heartburn and many more!

Distributions made from an HSA to reimburse the account beneficiary for eligible expenses are excluded from gross income.

For a complete list of eligible expenses visit [Publication 502](#).

It's important to remember that you are not required to use your HSA funds to cover expenses. You can choose to pay out of pocket and save your HSA funds for future eligible medical expenses. The money in your HSA rolls over each year, even if you change employers, health plans or retire. This can help you save for future medical expenses.

HSA's also offer investment opportunities. Once your HSA account has \$1,000 you can invest your funds in one of the investment options offered by HealthEquity!

Scan the QR code below or click the link to learn more about HSA's!  
[Optimize Your HSA](#)

