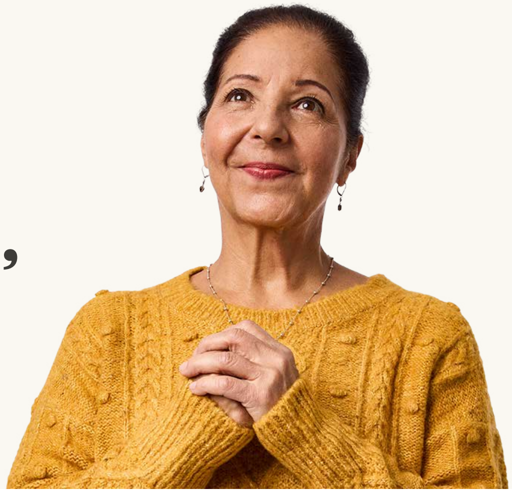
Optum Financial®

HSA qualified expenses



Pay for medical expenses, income tax-free

You can use your HSA (health savings account) to pay for qualified medical expenses for yourself, your spouse and your eligible dependents. And you save on every item because qualified purchases are income tax-free. Plus, you know you're saving smart when you pay using your HSA.

Examples of qualified medical expenses

The following list includes common examples of qualified medical expenses — with 30% savings on average.* Note: This list is not all-inclusive.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Chiropractic services
- Dental treatment (X-rays, fillings, braces, extractions, etc.)
- Diagnostic devices (such as blood sugar test kits for diabetics)
- Doctor's office visits and procedures
- Drug addiction treatment
- Eyeglasses, contact lenses and eye exams
- Eye surgery (such as laser eye surgery or radial keratotomy)
- Fertility enhancements
- Hearing aids and batteries
- Hospital services
- Laboratory fees
- Long-term care (for medical expenses and premiums)
- Menstrual care products
- Nursing home
- Nursing services
- Operations/surgery (excluding unnecessary cosmetic surgery)
- Over-the-counter drugs and medications
- Physical therapy
- Prescription medicines
- Psychiatric care
- Psychologist counseling
- Speech therapy
- Stop-smoking programs
- Vasectomy
- Wheelchairs
- X-rays
- And more

For an easily searchable list of eligible medical expenses, visit **optum.com/qualifiedexpenses**

*Assuming a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.

How do I pay with my HSA?

Use your payment card (easiest)*

Pay out of pocket and then use funds from your HSA to reimburse yourself

Use online bill pay

Save your receipts

Be sure to save all receipts for your qualified medical expenses in the event that you are audited. You can easily upload and store images of your receipts online.

Ready to enroll?

Enrolling in an HSA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

Scan the QR code, or go to **optum.com/qualifiedexpenses** to see a searchable list of eligible expenses.

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*A payment card approval does not guarantee final eligibility; some transactions may still require additional substantiation, receipts, Explanation of Benefits (EOB), or manual review.