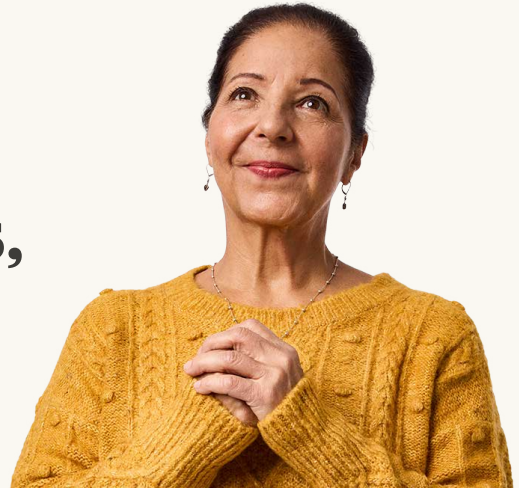


HSA qualified expenses

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



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

Health savings accounts (HSAs) are individual accounts held at Optum Bank®, Member FDIC, unless otherwise indicated, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details.

This communication is not intended as tax or legal advice. Consult a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.

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