

FURTHERSM

HSA

Health Savings Account

Welcome to your health savings account (HSA) from Further. As one of the largest, most experienced and trusted HSA administration partners in the nation, we're making these accounts intuitive, accessible and pain-free. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about an HSA, our expert customer service team is ready to help.





**Save money
tax-free**

**Earn interest
tax-free**

**Pay for health
care expenses
tax-free**

Introducing the HSA

A health savings account (HSA) works like an individual retirement account (IRA) that you own. It belongs to you and the money is yours to keep, even if you change jobs or retire. You don't pay any taxes on the money you put in or take out, as long as you use it for medical expenses as defined by the IRS.

Is an HSA right for you?

You're enrolled in an HSA-qualified health plan.

You can't be claimed as a dependent on someone else's taxes.

You have no other health coverage.

You can contribute some money each month to save or pay for health care expenses.

You aren't enrolled in Medicare.

You want to be ready when you have unexpected health care needs.

How an HSA works

Medical premium (your monthly payment for health insurance)

Premiums often cost less for HSA-qualified plans.

Out-of-pocket costs you pay for health care (up to deductible and coinsurance)

Consider how much you'll spend on health care next year. Put that money into an HSA pretax from your paycheck.

HSA contributions

Putting money into an HSA helps you prepare and pay for these costs tax-free. If you don't need the money, save it for future needs.

Out-of-pocket maximum

Once you reach your out-of-pocket max, everything is 100% covered. This protects you from a major financial crisis should unexpected health care needs arise.

Five ways an HSA can help you save for your future

- 1 Money is not taxed.** Money goes into your HSA without paying state or federal taxes. That brings down your taxable income and saves you as much as 28 to 40 percent on medical expenses, depending on your tax bracket¹.
- 2 No “use it or lose it” rule.** Money in your HSA belongs to you, even if you change jobs or health plans, or retire.
- 3 Invest and grow your money.** Your money can earn interest tax-free, from day one. When your Base Balance reaches \$1,000, you can activate your self-directed account to invest in more than 30 investment options through Charles Schwab.
- 4 More flexibility and choice.** You can use your HSA dollars for certain health care expenses² beyond what your plan covers, allowing you to purchase these services tax-free even if they aren’t covered.
- 5 Even out medical expense highs and lows.** Since you manage your funds, you can save HSA money when you’re healthy so it’s ready when you need it.

¹ Depends upon your federal tax bracket

² Refer to the [hellofurther.com](https://www.hellofurther.com) HSA page for a list of HSA-eligible services and products

Heads up!

You can’t use your HSA for these:

- Health insurance monthly premiums
- Expenses that aren’t related to medical treatment or care as defined by the IRS

All systems go!

Use your HSA for these:

- Medical expenses that your plan may not cover: Out-of-pocket expenses until you reach your deductible
- Copayments, coinsurance and prescription drugs
- Dental and vision care expenses not covered by your health plan ²
- Long term care premiums

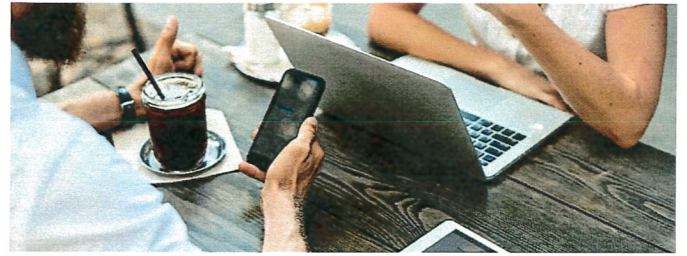
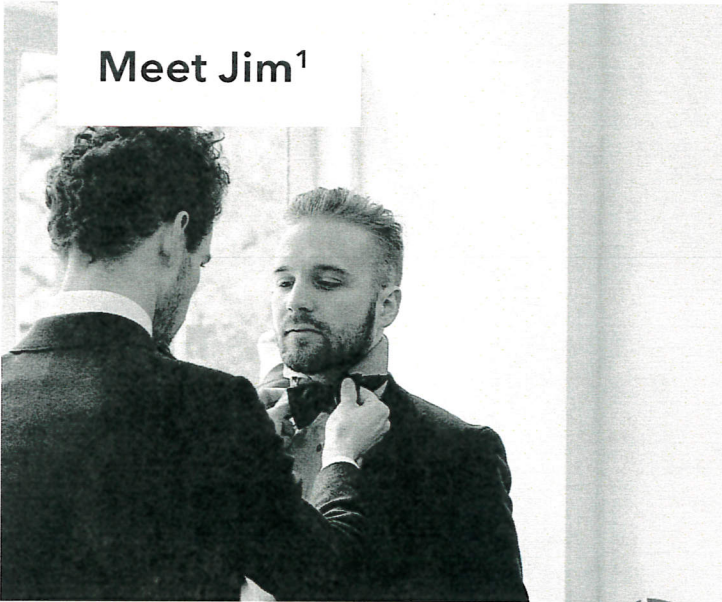
NOTE: Save all your receipts to validate expenses in the event of an IRS audit.

The total amount you can put in an HSA tax-free:

	2020 limits	2021 limits
Single	\$3,550	\$3,600
Family	\$7,100	\$7,200
Catch Up (age 55+)	\$1,000	\$1,000



Meet Jim¹



Select an HSA eligible plan at enrollment

- When your health plan renews, you or your employer will open an account.
- Further will send your Further Visa[®] Debit Card and Spending Account I.D. number by mail.³
- Use your SA I.D. number to set up your online access.
- Download the Further secure app or use the website to view and manage your account.

His annual salary: \$58,000

His annual HSA contribution: \$2,600

His taxable income after HSA contribution: \$55,400

His estimated tax rate²: 25%

His estimated tax savings: \$650

When Jim incurs a \$650 health care bill, it actually costs him nothing when factoring in the tax savings.

We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained HSA customer service representatives.



1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday



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¹ Hypothetical example for illustration purposes only.

² Assumes Jim pays 25% of his income in State and Federal taxes.

³ The Further Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted.

Fact sheet:

Health Savings Accounts (HSAs)



Q: What is an HSA and how does it work?

A: A health savings account (HSA) is a tax-advantaged account that works in conjunction with an HSA-eligible health plan that meets IRS guidelines and allows the participant to save tax-free money for eligible medical expenses. Money in an HSA rolls over year after year and is owned by the participant even if they change jobs or health plans.

Q: How do employees save on taxes with an HSA?

A: Account holders receive a "triple tax benefit":

- Reduce taxable income - HSA contributions through payroll are made pre-tax, which lowers tax liability on paychecks. Manual contributions are tax deductible when filing taxes each year.
- Tax-free earnings - Interest growth earned on HSA funds is never taxed.
- Tax-free distributions - HSA funds are not taxed when used for eligible expenses.

Q: Is a debit card available?

A: Yes. A Visa® debit card is available for eligible medical expenses, and can be used at the point of purchase or after care.

This card is issued by the Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted.

Q: What are the IRS guidelines the health plan must meet?

A: An HSA can only be opened with a health plan that meets the following IRS rules:

2021 Requirements:

2022 Requirements:

	Single	Family
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Minimum annual deductible

\$1,400 \$2,800

An individual (embedded deductible) on a family policy cannot be less than the minimum family deductible amount listed established by law



	Single	Family
Out-of-pocket maximum	\$7,000	\$14,000
The maximum for the health plan cannot exceed these amounts		

Additional Requirements:

- You cannot be claimed as a tax dependent by someone else
- You cannot be enrolled in Medicare or Tricare.
- You cannot be covered under a health plan (as an individual, spouse, or dependent) that is not an HDHP
- If you are also covered by a medical flexible spending account (FSA), it must be a limited FSA, covering only vision and dental expenses.

Note: This applies even if the FSA is in your spouse's name.

- If you are also covered by a health reimbursement arrangement (HRA), it must be a limited HRA, covering only vision and dental expenses.

Note: This applies even if the HRA is in your spouse's name.

If you are not sure if your plan is HSA compatible, please contact your insurance company.

Q: What expenses can be paid from an HSA?

A:

Any out-of-pocket and unreimbursed medical expenses allowed under section 213(d) of the Internal Revenue Code, including medical premiums (under limited circumstances) and long-term care expenses.

For a detailed listing, see [Eligible Expenses](#).

Q: How is an HSA funded?

A: Contributions to an HSA can come from the account holder, the employer, or both. The HSA contribution limits for individual or family health plans change annually and are as follows:

The table below displays the current HSA contribution limits. Current contribution information can be found on the U.S. Department of Treasury website at [treas.gov](https://www.treas.gov).

Tax Year	Individual Coverage Limits	Family Coverage Limits
2021	\$3,600	\$7,200



Tax Year	Individual Coverage Limits	Family Coverage Limits
2022	not yet announced	not yet announced

Once age 55, members can contribute an additional \$1,000 towards their HSA (either individual and family coverage).

Q: What HSA investment options are available?

A:

If desired, the account holder can leave the entire HSA balance at Further, where it earns interest, or choose to invest a portion of it. Once an HSA base balance exceeds \$1,000, the account holder can open a basic, self-directed investment account, which gives access to more than 30 no-load and load-waived pre-selected mutual funds. At least \$1,000 must be kept in the base balance of the HSA account.

In addition, when the basic investment account balance exceeds \$10,000, the account holder can open a self-directed brokerage investment account with Charles Schwab. This account allows access to more than 2,500 mutual funds from a variety of families, as well as stocks, bonds, and other investments.

Q: Do you have an FDIC-insured HSA plan?

A: Yes, our Further Select HSA plan is FDIC-insured.

Q: What are the fees?

A: We are proud to offer HSA plans with market leading interest rates and competitive fees. From our FDIC-insured Further Select HSA plan, to our high-return Further Premium HSA plan, we have an account type to fit any need.

Plan Type	Base Balance				
	\$0-\$2,499	\$2,500-\$9,999	\$10,000-\$14,999	\$15,000-\$24,999	\$25,000+
Further Premium HSA	0.35%	0.45%	0.50%	0.60%	0.70%
Further Value HSA	0.05%	0.10%	0.10%	0.15%	0.20%
Further Select HSA*	0.05%	0.07%	0.07%	0.10%	0.10%
BasicSaver**	0.15%	0.15%	0.20%	0.30%	0.45%
FreeSaver**	0%	0%	0%	0%	0%

Interest rates effective as of June 1, 2020.



*The Further Select HSA is FDIC insured.

**BasicSaver and FreeSaver are legacy products that were discontinued as of 1/1/19; we continue to support any members who have these plans.



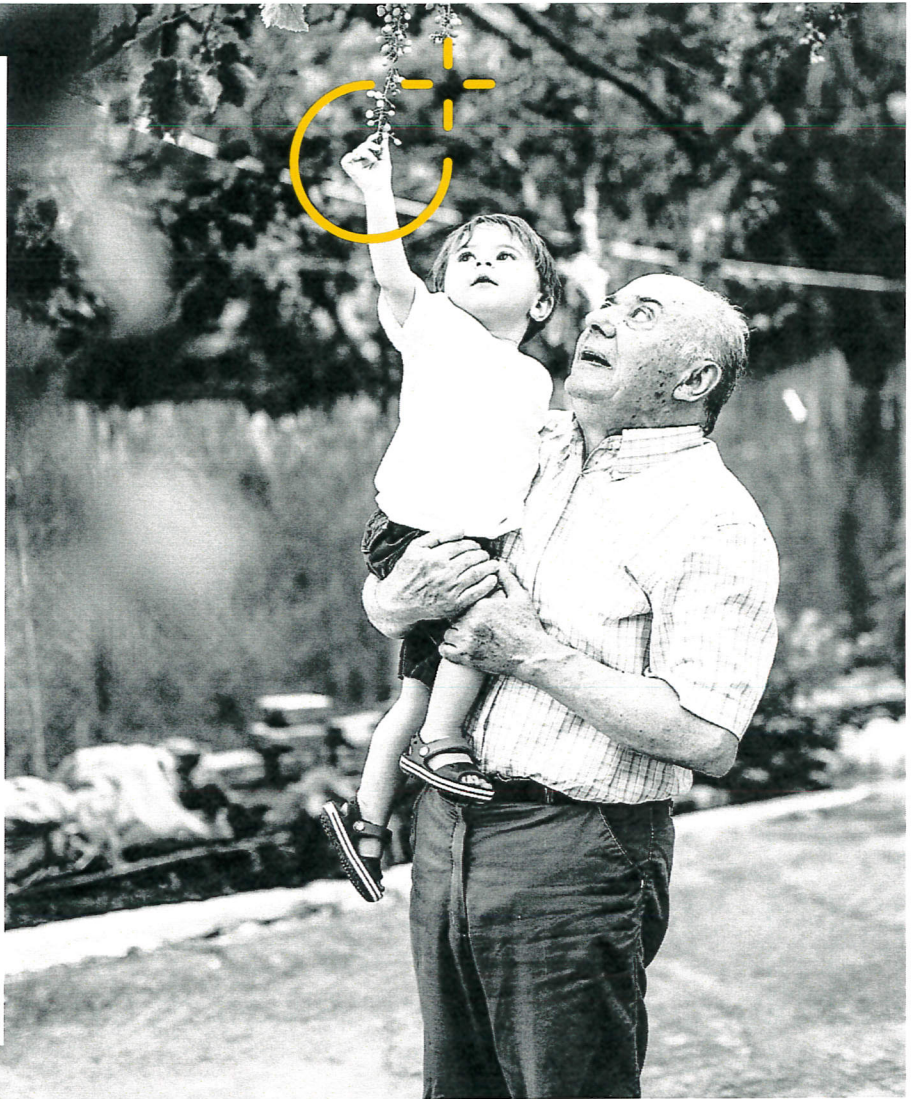
FURTHERSM

Formerly SelectAccount®

HRA

The Health Reimbursement Arrangement

Welcome to your health reimbursement arrangement (HRA) from Further. We're one of the largest, most experienced and trusted HRA administration partners in the nation. Everything you need is just a tap, click, call or swipe away. If you have questions, our team is ready to help.



How you benefit from an HRA

Introducing the HRA

A health reimbursement arrangement (HRA) is a financial account that works with your health plan. Your employer owns it and funds the account. You use the money to pay for qualified medical expenses.



Your employer funds the account, tax-free. You don't put your own money into the HRA.



You can use your HRA money for anyone covered by your health plan.

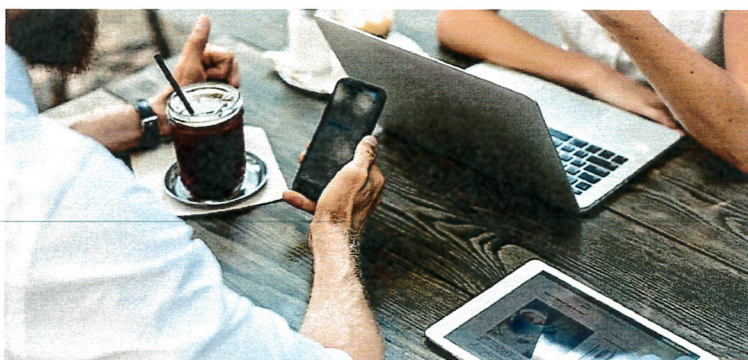


You don't pay taxes on HRA dollars and it's not part of your income.

Extra dollars for your health care expenses

How your HRA works in four simple steps

- 1** Your employer funds the HRA and decides what it will cover.
- 2** After you see a doctor, the office sends a bill (claim) to your health plan to process.
- 3** You receive an explanation of benefits (EOB) from your plan and pay for any out-of-pocket costs with a Further Visa® Debit Card if you have funds in your HRA.¹
- 4** Once your HRA funds are exhausted, you pay any expenses until you reach your health plan deductible.



Select an HRA at enrollment

Get connected when you receive your Spending Account I.D. number in the mail.

¹The Further Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted.

All systems go!

Use your HRA for these:

The HRA typically covers the same expenses that your health plan covers. Covered expenses include:

- In-network doctor visits
- Inpatient or outpatient hospital care
- Diagnostic exams
- Prescription medications

Heads up!

You can't use your HRA for these:

- Family or marriage counseling
- Cosmetic procedures
- Personal items such as toothpaste, lotions, or shaving supplies
- Herbs, vitamins, and supplements
- Non-prescribed over-the-counter medicines (except insulin)
- Any other item or service that isn't used for medical treatment and care as defined by the IRS

NOTE: Remember, your employer decides which medical expenses are eligible. It's a good idea to check your plan coverage before receiving care to make sure you can use your HRA for your medical expense.

Questions? We're here for you

Talk with one of our specially trained HRA customer service representatives.



1-800-859-2144

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Fact sheet:

Health Reimbursement Arrangements (HRAs)



Q: What is an HRA and how does it work?

A: A health reimbursement arrangement (HRA) is an employer-sponsored account to reimburse a portion of a participant's eligible out-of-pocket medical expenses, such as deductibles, co-insurance, and pharmacy expenses. It's not an insurance plan; it's a reimbursement program funded entirely by an employer to help make health care more affordable.

Q: What expenses are eligible under an HRA?

A: Expenses covered under an HRA depend on the way an employer has set up their HRA program. Employers can decide which expenses are eligible to be reimbursed from the HRA. Most offer an HRA in conjunction with a high deductible health plan and limit reimbursement of the funds in the account to health plan expenses, such as deductible or copay amounts.

Q: How is an HRA funded?

A: All contributions to an HRA must be made by the employer. The employer decides how much to contribute, how frequently, as well as how much of the funds can be carried over year to year.

Q: What types of HRAs are available?

A: An employer can set up the HRA in several ways. The two most popular include:

- **HRA Pays First** – At the start of the plan year, the employer funds the HRA up to a set amount. As the employee incurs eligible expenses, the employee pays them and the HRA reimburses the employee with employer funds until the account is used up. The employee then pays for medical expenses out of pocket until the plan's deductible is met. The health plan then pays according to coinsurance amounts.
- **Employee Pays First** – The employee pays for health care expenses out of pocket until they have paid a preset amount. When this threshold is reached, the HRA pays until the account is used up. Then, the employee pays out of pocket until the plan deductible is met. The health plan then pays according to coinsurance amounts.

Q: Is a debit card available?

A: Yes. A Visa® debit card is available for eligible medical expenses, and can be used at the point of purchase or after care.

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Q: What are the benefits of an HRA to employers?

A: By offering HRAs to employees, you can save money on health insurance premiums, payroll taxes and FICA taxes. You also have control over how much your company will contribute to the HRA, and how it will be funded. An HRA works with any health plan type, and employers only pay if the employee uses the funds. On average, employees typically use 70 percent of offered funds.

Q: What are the benefits of an HRA to employees?

A: The employer contributes funds to a special account to help employees save for health care expenses. Employees won't pay taxes on the money they receive and use for qualified medical expenses. Additionally, an HRA can be structured to combine with an HSA (with an HSA qualifying health plan) or with a flexible spending account (FSA), to help employees save even more and provide maximum flexibility.

Q: What is the difference between an HRA and an HSA?

A: An HRA is funded entirely by the employer, and an HSA can be funded by employees, employers or family members. An HSA is owned by the employee, while an HRA is owned by the employer.



Eligible Expenses

This page outlines which items are approved expenses that can be paid from a health savings account (HSA) or medical flexible spending account (FSA), *or health reimbursement arrangement (HRA).*

The eligibility list for products eligible for reimbursement from health savings accounts (HSAs) and medical flexible spending accounts (FSAs) has been expanded since the beginning of the COVID-19 pandemic.

Recently, personal protective equipment (PPE) such as masks, hand sanitizer, and sanitizing wipes were added. Previously, over-the-counter (OTC) drugs and medicines became eligible without a prescription. Feminine hygiene products such as tampons, pads, liners, cups, and sponges are now also eligible. You can file for reimbursement for these items if you've purchased them since January 1 2020.

Q: [Click for more information](#)

A: If your debit card is declined when attempting to purchase these items, it is likely because merchant and pharmacy systems are being updated and may not reflect the new changes yet. We encourage you to keep receipts of purchases that may be eligible and request reimbursement through your online account.

Items may also be newly eligible for health reimbursement arrangement (HRA) plans, but your employer may limit which product categories can be expensed.

Definitions

- **Eligible:** This can be purchased or reimbursed from your medical spending account*.
- **Potentially Eligible:** In order to determine eligibility for potentially eligible items, Further requires a Letter of Medical Necessity (linked below) from your health care provider.
- **Ineligible:** These products and services are not eligible for HSA or FSA reimbursement.
- **OTC:** Over the counter. Items noted only with "OTC" are eligible without a prescription.

[Download the Letter of Medical Necessity](#)



Item List

* Per the FURTHER Acct Mgr for WASD, this Eligible Expenses List does apply for HRAs - 4/20/2021 AR

Note: This list does not apply for HRAs. For an HRA, the eligible products and services are determined by your group or employer. If you have eligibility questions about your HRA, check with your benefits administrator.

- You can use your Further debit card to purchase eligible products on the [Amazon FSA and HSA Store](#) with your FSA/HSA.

Spanish list

Item	Eligibility	Notes
Abdominal supports	✓ Eligible	
Abortion	✓ Eligible	
Acid Controllers/Antacids	✓ Eligible	
Acne Treatment	✓ Eligible	
Acupuncture	✓ Eligible	
Air conditioner	! Potentially Eligible	Capital Expense
Air purifier	! Potentially Eligible	Capital Expense
Alcoholism treatment	✓ Eligible	
Allergy medicine	✓ Eligible	OTC
Analgesics (e.g., vaporizing rub)	✓ Eligible	OTC
Anti-Arthritics	✓ Eligible	
Antibiotics	✓ Eligible	
Anti-diarrhea medicine	✓ Eligible	OTC
Anti-gas, Antacid	✓ Eligible	OTC



Antihistamines	✓ Eligible	OTC
Anti-inflammatory	✓ Eligible	OTC
Antiperspirant	✗ Ineligible	
Arch supports	✓ Eligible	
Artificial limbs	✓ Eligible	
Aspirin	✓ Eligible	OTC
Asthma treatments (e.g., inhaler, nebulizer)	✓ Eligible	
Athletic club membership	! Potentially Eligible	
Automobile modifications	! Potentially Eligible	Capital Expense
Band-aids/bandages	✓ Eligible	OTC
Bariatric surgery	✓ Eligible	
Behavioral modification programs	! Potentially Eligible	
Birth Control Pills	! Potentially Eligible	Valid Prescription Required
Birthing tubs	✗ Ineligible	
Blemish concealer	✗ Ineligible	
Blood pressure monitoring devices	✓ Eligible	
Body scans (e.g., MRI, CAT Scan)	✓ Eligible	
Bottled water	✗ Ineligible	
Brace (e.g., knee, back, wrist)	✓ Eligible	
Braille books/magazines	✗ Ineligible	
Breast pumps and supplies for pump only	✓ Eligible	
Breast reconstructive surgery	! Potentially Eligible	



Breast reduction surgery that is medically necessary	! Potentially Eligible	
Burn treatments	✓ Eligible	OTC
Calamine lotion	✓ Eligible	OTC
Chapsticks/lip balm	✗ Ineligible	
Childbirth/lamaze classes (related to birth)	✓ Eligible	
Chiropractic treatments (e.g., adjustments)	✓ Eligible	
Chondroitin	✓ Eligible	OTC
Circumcision	✓ Eligible	
Cleaning service	✗ Ineligible	
Coinurance amounts (health, dental or vision)	✓ Eligible	
Cold and flu medicine	✓ Eligible	OTC
Cold Sore Remedies	✓ Eligible	OTC
Cold/hot packs	✓ Eligible	OTC
Condoms	✓ Eligible	OTC
Contact lens solutions/cleaners	✓ Eligible	OTC
Contact lenses (corrective)	✓ Eligible	
Convalescent home (for medical treatment only)	✓ Eligible	
Copayments (health, dental or vision)	✓ Eligible	



Corn and callus removers	✓ Eligible	OTC
Cosmetic surgery	! Potentially Eligible	For repair or reconstruction after accident or surgery or for correction of birth defect
Cosmetic surgery and procedures	✗ Ineligible	
Cosmetics, hygiene products and similar items	✗ Ineligible	
Cotton balls (sterile)	✓ Eligible	OTC
Cough drops, cough suppressants	✓ Eligible	OTC
C-PAP machine and supplies	✓ Eligible	
Crutches (purchase or rental)	✓ Eligible	
Dancing lessons	✗ Ineligible	
Decongestants	✓ Eligible	OTC
Deductibles (health, dental or vision)	✓ Eligible	
Dental floss	✗ Ineligible	
Dental procedures, non-cosmetic (e.g., X-rays, fillings, extractions, crowns, implants)	✓ Eligible	
Denture adhesive	✓ Eligible	OTC
Denture care cleaning products	✓ Eligible	OTC
Dentures	✓ Eligible	
Deodorant	✗ Ineligible	
Diabetic supplies (e.g., insulin, syringe, monitor, insulin pump)	✓ Eligible	OTC



Diaper rash treatment	✓ Eligible	OTC
Diapers or diaper service	✗ Ineligible	
Diet foods	✗ Ineligible	
Dietary supplements	! Potentially Eligible	
Digestive relief (e.g.Tums, Pepto-Bismol)	✓ Eligible	
DNA collection and storage	! Potentially Eligible	
Drug addiction/substance abuse treatment	✓ Eligible	
Drugs imported from other countries	✗ Ineligible	
Dust masks	✗ Ineligible	
Dyslexia testing and instruction	! Potentially Eligible	
Ear or body piercing	✗ Ineligible	
Ear plugs	! Potentially Eligible	
Ear wax removal kits	✓ Eligible	OTC
Elastic wraps	✓ Eligible	OTC
Electrolysis or hair removal	✗ Ineligible	
Elevator	! Potentially Eligible	Capital Expense
Embryo, egg and sperm storage fees	✓ Eligible	
Ensure	✗ Ineligible	
Exercise equipment or programs	! Potentially Eligible	
Expectorants	✓ Eligible	OTC



Eye drops (non-medicated)	✓ Eligible	OTC
Eye exams	✓ Eligible	
Eye surgery (laser or radial keratotomy)	✓ Eligible	
Eyeglasses – prescription sunglasses/safety glasses	✓ Eligible	
Eyeglasses – reading	✓ Eligible	
Face creams	✗ Ineligible	
Feminine Anti-fungal / Anti-itch	✓ Eligible	OTC
Feminine hygiene products (e.g., tampons)	✓ Eligible	
Fertility treatments (e.g., artificial insemination, egg donor fees, in vitro)	✓ Eligible	
Fiber laxatives	✓ Eligible	OTC
First aid kits	✓ Eligible	OTC
Flu shots	✓ Eligible	
Fluoridation device	! Potentially Eligible	
Fluoridation treatment at a dental office	✓ Eligible	
Fluoride rinses	✓ Eligible	Valid Prescription Required, OTC
Food thickeners	! Potentially Eligible	
Funeral, cremation or burial expenses	✗ Ineligible	
Gambling addiction treatment	✓ Eligible	
Genetic testing	! Potentially Eligible	



Glucosamine	✓ Eligible	OTC
Group therapy (for patient)	✓ Eligible	
Group therapy for family member	! Potentially Eligible	
Guide dog/service animal (purchase, care for, training)	! Potentially Eligible	
Hair colorants	✗ Ineligible	
Hair growth/removal products	! Potentially Eligible	
Hair transplants	✗ Ineligible	
Hand sanitizer – antibacterial	✓ Eligible	
Hand/skin lotion	✗ Ineligible	
Head lice treatment	✓ Eligible	
Hearing tests and aids	✓ Eligible	
Heating pad	✓ Eligible	OTC
Hemorrhoid treatments	✓ Eligible	OTC
Herbal treatment	! Potentially Eligible	
Holistic or natural healers consult	! Potentially Eligible	
Holistic remedies/medicines	! Potentially Eligible	
Home health care	✓ Eligible	
Home improvements (e.g., exit ramps, widening doorways)	! Potentially Eligible	Capital Expense
Hormone replacement therapy (HRT)	! Potentially Eligible	
Hormone therapy	! Potentially Eligible	
Household help	✗ Ineligible	
Household products/ improvements to treat allergies	! Potentially Eligible	



Illegal operations and treatments	✗ Ineligible	
Illegally obtained drugs	✗ Ineligible	
Immunizations	✓ Eligible	
Incontinence supplies	✓ Eligible	OTC
Individual counseling	✓ Eligible	Counseling must be performed to alleviate or prevent a physical or mental defect or illness
Insect bite/sting medicine	✓ Eligible	OTC
Insurance premiums	✗ Ineligible	<p>Q: Certain health insurance premiums are eligible to be paid out of an HSA.</p> <p>A: Qualified premiums include: COBRA health insurance, insurance premiums after you reach age 65 (including Medicare Parts A, B, C and D but not Medicare supplement plans), qualified long-term care insurance, health insurance premiums while receiving unemployment compensation under state or federal law and premiums for employer-sponsored retiree medical plans for account holders 65 and older.</p>
Lab tests	✓ Eligible	
Lactation consultant	! Potentially Eligible	
Lactose intolerance pills	! Potentially Eligible	
Late fees (e.g., for late payment of bills for medical services)	✗ Ineligible	
Laxatives	✓ Eligible	OTC



Lead-based paint removal	! Potentially Eligible	
Learning disability treatment	! Potentially Eligible	
Lodging (away from home for outpatient care)	! Potentially Eligible	Special rules may apply
Lodging while attending a medical conference	× Ineligible	
Make-up	× Ineligible	
Manual therapy	! Potentially Eligible	
Marijuana or other controlled substances in violation of federal law	× Ineligible	
Marriage counseling	× Ineligible	
Massage therapy	! Potentially Eligible	
Mastectomy-related special bras	✓ Eligible	
Maternity clothes	× Ineligible	
Meals	× Ineligible	
Medical conference admission and transportation	! Potentially Eligible	Excludes meals and lodging
Medical grade face mask	✓ Eligible	
Medical newsletter	× Ineligible	
Medical records charges	✓ Eligible	
Medicated lip balm/cream	✓ Eligible	OTC
Menstrual pain relievers	✓ Eligible	OTC
Mentally handicapped residential or group home	! Potentially Eligible	
Missed appointment fees	× Ineligible	
Moisturizers	× Ineligible	
Mouthwash	× Ineligible	



Nasal sprays/strips for snoring	! Potentially Eligible	OTC
New parent/newborn child care classes	× Ineligible	
Nicotine patches, gum, lozenges	✓ Eligible	OTC
Non-prescription eyeglasses, sunglasses, safety glasses or contacts	× Ineligible	
Nutritional consultation	✓ Eligible	
Nutritional Counseling	! Potentially Eligible	
Occlusal guards to prevent teeth grinding	✓ Eligible	
Orajel pain relief	✓ Eligible	OTC
Orajel toothpaste	× Ineligible	
Oral surgery	✓ Eligible	
Oral wound treatments (cold sores)	✓ Eligible	OTC
Organ transplant (including donor's expenses)	✓ Eligible	
Orthodontics	✓ Eligible	
Orthopedic Inserts	✓ Eligible	OTC
Orthopedic shoes	! Potentially Eligible	
Oxygen and oxygen equipment	✓ Eligible	
Oxygen equipment	✓ Eligible	OTC
Pain relievers	✓ Eligible	OTC
Patient responsibilities	✓ Eligible	Patient responsibilities under the



medical, dental or vision plan solely because of the plan's deductible, copay (coinsurance), reasonable and customary charge limit or benefit limit

Personal trainer fees	! Potentially Eligible	
Petroleum jelly	! Potentially Eligible	
Physical exams (routine, medical, well-child)	✓ Eligible	
Physical therapy	✓ Eligible	
Pregnancy test kits	✓ Eligible	OTC
Prenatal vitamins	✓ Eligible	OTC
Prenatal/postnatal exams	✓ Eligible	
Prepayments	✗ Ineligible	
Prescription drug discount program fees	✗ Ineligible	
Prescription drugs	✓ Eligible	Prescription drugs imported from other countries are not covered
Prescription drugs and medicines imported from other countries	✗ Ineligible	
Prescription drugs that also have a cosmetic purpose (e.g., Retin-A, Rogaine, Botox, Propecia)	! Potentially Eligible	
Preventive care screenings (e.g., mammogram, colonoscopy)	✓ Eligible	
Probiotics	! Potentially Eligible	
Prosthesis	✓ Eligible	
Psoriasis treatment	✓ Eligible	OTC
Psychiatric care	✓ Eligible	



Reading glasses	✓ Eligible	OTC
Respiratory Treatments	✓ Eligible	OTC
Rubbing alcohol	✓ Eligible	OTC
Sanitizing Wipes	✓ Eligible	OTC
Shampoo	✗ Ineligible	
Shaving cream	✗ Ineligible	
Shipping and handling fees for eligible expenses	✓ Eligible	
Skin irritation treatment	✓ Eligible	
Sleep aids and Sedatives	✓ Eligible	
Sleep study	✓ Eligible	
Smoking cessation medications/ programs	✓ Eligible	
Special education costs for dependents with disabilities	! Potentially Eligible	
Special foods/beverages	✗ Ineligible	
Speech therapy	✓ Eligible	
Sports training and activities	✗ Ineligible	
St. John's Wort	! Potentially Eligible	
Stem cell, harvesting and/or storage of	! Potentially Eligible	
Stomach Remedies	✓ Eligible	OTC
Sunburn treatments	✓ Eligible	OTC
Sunscreen	✓ Eligible	Must be broad spectrum and at least SPF 15, OTC



Support stockings (e.g., Jobst stockings)	! Potentially Eligible	
Surrogate expenses	× Ineligible	
Swimming lessons	× Ineligible	
Swimming pool and maintenance	× Ineligible	
Tanning salons and equipment	× Ineligible	
Taxes paid for eligible expenses	✓ Eligible	
Teeth whitening	× Ineligible	
Telephone/television equipment for hearing impaired persons	! Potentially Eligible	
Thermometers	✓ Eligible	OTC
Throat lozenges/cough drops	✓ Eligible	OTC
Transportation costs of disabled individual commuting to and from work	× Ineligible	
Transportation expenses relative to health care	✓ Eligible	Corresponding medical documentation requested
Travel for general health improvement	× Ineligible	
Tubal ligation/tubal ligation reversal	✓ Eligible	
Umbilical cord, freezing and storing of	! Potentially Eligible	
Vaccinations	✓ Eligible	
Varicose veins, treatment of	✓ Eligible	
Vasectomy/vasectomy reversal	✓ Eligible	
Veneers	× Ineligible	
Vitamins and minerals	! Potentially Eligible	
Walkers/canes (purchase or rental)	✓ Eligible	



Wart remover products	✓ Eligible	OTC
Weight loss program, medications and treatments	! Potentially Eligible	Must be prescribed by a physician for a specific medical condition - excludes food
Wheelchair (purchase or rental)	✓ Eligible	
Wigs	! Potentially Eligible	
Wrist/joint supports	✓ Eligible	OTC
X-rays	✓ Eligible	
Yeast infection medication	✓ Eligible	OTC

*Medical expenses that can be reimbursed through your medical spending account include services and supplies incurred by you or your eligible dependents for the diagnosis, treatment or prevention of disease or for the amounts you pay for transportation to get medical care. In general, deductions allowed for medical expenses on your federal income tax according to Internal Revenue Code Section 213 (d) may be reimbursed through your HSA. You cannot deduct medical expenses on your federal income tax that have been reimbursed through your HSA. It is possible that changes in the IRS rules can affect the eligible, potentially eligible, and/or ineligible expense categories.

