

Health Savings Account (HSA)

HSA Qualified Expense Examples



Use your tax-advantaged Health Savings Account (HSA) to pay for qualified health care expenses like doctor visits, prescriptions and dental and vision care for you, your family and any dependents.¹

- Acupuncture
- Adoption
- Alcoholism treatment
- Allergy and sinus medicine
- Ambulance
- Anti-diarrheals
- Anti-gas products
- Athletic brace support
- Band-Aids
- Birth control
- Blood pressure monitor
- Body scans
- Braille books and magazines
- Breast pumps and lactation supplies
- Chiropractic care
- Cholesterol test kit
- COBRA premiums (post tax)
- Co-insurance (medical, dental, prescription and vision)
- Contact lenses
- Contraceptives
- Cough, cold and flu
- Crutches or canes
- Deductibles for plans (medical, dental, prescription and vision)
- Dental care (non-cosmetic, reconstruction, dentures)
- Diagnostic services
- Drug addiction treatment
- Eye exams
- Eyeglasses (Rx and reading)
- Eye surgery
- Family planning items
- Fertility treatments
- First aid kits
- Flu shots
- Guide dogs or other service animals
- Hearing aids and batteries
- Health insurance premiums (during unemployment)
- Hospital services
- Immunizations
- Incontinence supplies
- Infertility treatments
- Insulin and diabetic supplies
- Laboratory fees
- Lamaze classes
- Laser eye surgery
- Learning disability treatments
- Long term care premiums (post tax)
- Menstrual care products
- Mastectomy-related special bras
- Medical equipment and repairs
- Medical testing devices
- Medical supplies
- Nursing services
- Obstetrical expenses
- Office visits
- Operations
- Organ transplants
- Orthopedic supports
- Over-the-counter (OTC) treatments containing medicine: cold treatments, ointments, pain relievers, stomach remedies, etc.
- Over-the-counter (OTC) treatments without medicine – bandages, wraps, medical testing devices, etc.
- Oxygen
- Physical exams
- Physical therapy
- Prescription drugs
- Prosthesis
- Psychiatric care
- Respiratory treatments
- Removal of benign cyst, mole or tumor
- Retiree (post-65) medical insurance premiums (post-tax)
- Sleep aids
- Smoking cessation
- Speech therapy
- Sunglasses (Rx)
- Sunscreen
- Surgery
- Transportation and travel expenses (essential to receive medical care)
- Vasectomy
- Vision products (OTC)
- Weight loss program (to treat a medical condition)
- Wheelchair and walkers
- X-ray fees

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These expenses are typically not treated as qualified expenses

- Concierge service fees
- Cosmetic Surgery
- Deodorant
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Household help
- Illegal operations and treatments
- Maternity clothes
- Teeth whitening

There are thousands of qualified expenses you can pay for tax- and penalty-free with your HSA. Some items may require a Medical Necessity Form or prescription from your doctor.

For a complete list of qualified expenses, go to [IRS Publication 502](#).

Eligible Expense Scanner

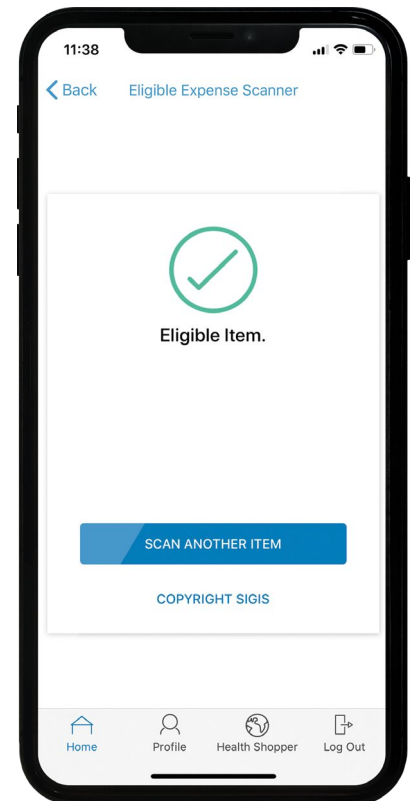
Use the eligible expense barcode scanner on the [MetLife HS&SA](#) mobile app to immediately see if the product is qualified. It makes using your account easy!

Manage your Health Savings & Spending Accounts on the go! To download, search [MetLife HS&SA](#) on the Apple or Android app store on your mobile device.



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Questions?

Contact Customer Service at (833) 571-0500

Monday–Friday 8am–8pm ET

<https://HealthSavingsAndSpending.MetLife.com>

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1. HSA funds used for non-qualified medical expenses are taxed and subject to a 20% penalty if the HSA holder is less than 65 years of age. After age 65, HSA funds for non-qualified medical expenses are taxed, but not penalized.