

Health Savings Account eligible expenses

Use your Health Savings Account (HSA) funds to pay for hundreds of IRS-approved health expenses and some health insurance deductibles and coinsurance. You may also use your HSA funds to pay for eligible expenses from your spouse or tax dependents. These expenses include:

Medical expenses

Doctor visits, laboratory tests, medical equipment, and hospital services. Examples include:

Provider visits and care

- Acupuncture
- Chiropractic care
- Fertility treatment
- Nursing services

Diagnostic and preventive care

- Flu shot and vaccinations
- Laboratory fees
- Medical testing device
- Obstetrical expenses
- Physical exam

Hospital services and visits

- Ambulance
- Anesthesia
- Hospital room and board
- Organ transplant

Programs and treatments

- Alcoholism treatment
- Drug addiction treatment
- Insulin
- Oxygen
- Physical therapy
- Psychiatric care
- Smoking cessation program
- Surgery
- Weight loss program for obesity treatment (if prescribed by a physician)

Medical equipment, support, and transportation

- Artificial limb
- Automobile modifications for a disabled person
- Blood pressure monitoring device
- Braille books and magazines (above the cost of regular printed material)
- Crutches
- Guide dog or other animal aid
- Hearing aids
- Transportation for medical care
- Wheelchair

Dental expenses

Non-cosmetic dental treatments. Examples include:

- Crowns
- Dentures
- Diagnostic services
- Fillings
- Orthodontia (not for cosmetic reasons)
- Teeth cleaning
- Tooth extraction

Vision expenses

Eye doctor appointments and vision correction materials. Examples include:

- Contact lenses, eye glasses, and related materials
- Eye drops
- Eye examinations
- Laser eye surgery

NOTE: You can only use funds up to the current balance in your account.

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Prescription expenses

All legally obtained prescriptions, including any prescribed over-the-counter (OTC) medications. Examples include:

Allergy preventions/treatments
Antacids and acid reducers
Birth control pills
Cold and flu medicines
Cold sore remedies
Decongestants
Oral pain relievers
Orthopedic shoe inserts
Pain and fever relievers
Sinus medications
Snoring cessation aids
Vitamins, herbal, and fiber supplements
Weight loss and dietary supplements

OTC medications and treatments

Many (OTC) items are eligible for purchase with your account funds. However, due to Affordable Care Act (ACA) regulations, most OTC drugs and medications are not eligible for reimbursement unless accompanied by a prescription. Other items that can be used for medical reasons or general health purposes are considered “dual purpose” and are eligible only with a doctor’s directive or letter of medical necessity.

Dual purpose items

Dietary and weight loss supplements
Fiber supplements
Orthopedic shoes and inserts
Snoring cessation aids
Denture adhesives
Vitamins and herbal supplements

Eligible without a prescription

Insulin, testing, and other non-medicinal health items are available without a prescription, letter of medical necessity, or doctor’s directive. Examples include:

Bandages
Braces and supports
Catheters
Contact lens supplies and solutions
Denture adhesives
Diagnostic tests and monitors
Family planning items
First aid supplies
Insulin and diabetic supplies
Non-athletic elastic bandages and wraps
Ostomy products
Reading glasses
Wheelchairs, walkers, and canes

Ineligible HSA expenses

Expenses merely beneficial to general health or for cosmetic reasons are not qualified.

Examples include:

Cosmetic surgery
Cosmetics
Deodorant
Exercise equipment
Fitness programs
Funeral expenses
Hair transplants
Household help
Illegal operations and treatments
Insurance premiums*
Maternity clothes
Moisturizers and wrinkle creams
Teeth whitening services and products
Toothpaste, toothbrushes, and mouthwash
Vitamins taken to improve overall health

*Some health insurance premiums are considered eligible expenses. Call **800-941-6121** for more information. Examples include: COBRA premiums, long term care insurance premiums, retiree medical insurance premiums.

FIND OUT ABOUT YOUR HSA

Go to premera.com or call 800-941-6121 for more information about how to use your HSA funds.