

# Have Your Paycheck Work Harder for You With a Health Savings Account

Enjoy tax-advantaged savings.



Use your tax-advantaged Health Savings Account (HSA) to pay for qualified health care expenses<sup>1</sup> like doctor visits, prescriptions and dental and vision care for you, your family and any dependents.<sup>2</sup> Examples of qualified expenses include the following:

- Acupuncture
- Adoption
- Alcoholism treatment
- Allergy and sinus medicine
- Ambulance
- Antidiarrheals
- Anti-gas products
- Athletic brace support
- Adhesive bandages
- 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 medications
- COVID-19 PPE (hand sanitizers, wipes and masks for personal use)
- At-home COVID-19 testing kit
- 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)
- Mastectomy-related special bras
- Medical equipment and repairs
- Medical supplies
- Medical testing devices
- Menstrual care products
- Nursing services
- Obstetrical expenses
- Office visits
- Operations
- Organ transplants
- Orthopedic supports
- Over-the-counter (OTC) medications
- Oxygen
- Physical exams
- Physical therapy
- Rx 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
- And more

## 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 procedures 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](#).<sup>1</sup>

## Eligible Expense Scanner

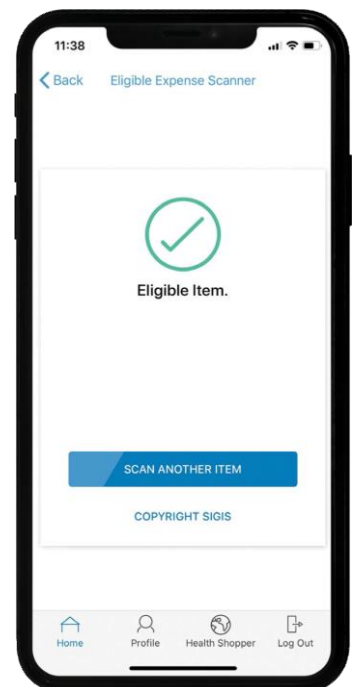
Use the eligible expense barcode scanner on the **MetLife HS&SA** mobile app to immediately see if the product is qualified. It makes using your account easy!

Manage your Health Savings & Spending Accounts on the go! To download, search **MetLife HS&SA** on the Apple App Store or Google Play on your mobile device.



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### Questions?

Call **MetLife Customer Service.**

1-877-759-3399

<https://HealthSavingsAndSpending.MetLife.com>

<sup>1</sup> See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

<sup>2</sup> HSA funds used for non-qualified expenses are taxed and subject to a 20% penalty if the HSA holder is less than 65 years of age. Beginning at age 65, HSA funds for non-qualified expenses are taxed, but do not incur any penalty.

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