

Pay for brighter smiles, income tax-free

Pay for hundreds of HSA qualified medical expenses

You can use your 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 never taxed. Plus, you can pay using your HSA so you know you're saving smart.

Examples of qualified medical expenses

The following list includes common examples of qualified medical expenses – with 30% savings on average. This list is not all-inclusive. Go to optumfinancial.com/qualifiedexpenses for an interactive, searchable list.

<ul style="list-style-type: none"> • Acupuncture • Alcoholism treatment • Ambulance • Artificial limbs • Artificial teeth • Breast reconstruction surgery (mastectomy-related) • Chiropractic services) • Dental treatment (X-rays, fillings, braces, extractions, etc.) • Diagnostic devices 	<p>(such as blood sugar test kits for diabetics)</p> <ul style="list-style-type: none"> • Doctor's office visits and procedures • Drug addiction treatment • Eyeglasses, contact lenses and eye exams • Eye surgery (such as laser eye surgery or radial keratotomy) • Fertility enhancements • Hearing aids and batteries 	<ul style="list-style-type: none"> • Hospital services • Laboratory fees • Long-term care (for medical expenses and premiums) • Menstrual care products • Nursing home • Nursing services • Operations/surgery (excluding unnecessary cosmetic surgery) 	<ul style="list-style-type: none"> • (Certain) over-the-counter drugs and medications • Physical therapy • Prescription medicines • Psychiatric care • Psychologist counseling • Speech therapy • Stop-smoking programs • Vasectomy • Wheelchairs • X-rays
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How do I pay with my HSA?

To pay for qualified medical expenses, choose the option that's most convenient for you:



Use your Optum Financial payment card



Pay out of pocket and then distribute funds from your HSA to reimburse yourself



Use online bill pay

Remember, using your payment card is an easy way to pay for qualified medical expenses.



Save your receipts

Be sure to save all receipts for your qualified medical expenses in the event that you are audited. At optumfinancial.com, you can easily upload and store images of your receipts online.



Learn what counts

Visit optumfinancial.com/qualifiedexpenses and check out the qualified medical expense search tool.



Shop the Optum Store – your one-stop destination for qualified products

The brands you trust at prices you'll love. Head to the **Optum Store** makes it easy to find what products and services are qualified – so you can take the guess work out of what you can spend your funds on.

Use code OPTHSA5 with your HSA to receive a 5% discount.



Ready to enroll?

Enrolling in an HSA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up.



Scan the QR code, or go to optumfinancial.com/qualifiedexpenses, to see a list of qualified expenses.



Go to optumfinancial.com to learn more.



The promotional code OPTHSA5 cannot be applied to previously placed orders, and cannot be combined with other promotional codes. Additionally, the code cannot be used for prescription drugs or virtual care visits. Promotional codes are not transferable or redeemable for cash or credit. To apply a promotional code you must enter it prior to completing the order. Free and expedited shipping offers do not apply to shipping outside of the contiguous United States. Additional shipping restrictions may apply.

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HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.