

Eligible Medical Expenses

You can use your Health Savings Account (HSA) to pay for a wide range of eligible medical expenses for yourself, your spouse or tax dependents. An eligible medical expense is defined as an expense that pays for healthcare services, equipment, or medications as described by the IRS. Funds used to pay for eligible medical expenses are always tax-free.

HSA funds can be used to reimburse yourself for past medical expenses if the expense was incurred after your HSA was established. While you do not need to submit any receipts to HSA Bank, it is a good idea to save your bills and receipts for tax purposes.

Examples of Eligible Medical Expenses*

Acupuncture	Fertility enhancement (including in-vitro fertilization)	Prenatal care & postnatal treatments
Alcoholism treatment	Gynecologist	Psychiatrist
Ambulance services	Hearing aids and batteries	Psychologist
Artificial limb or prosthesis	Hospital bills	Sterilization
Birth control pills (by prescription)	Insurance Premiums**	Surgery
Chiropractor	Laboratory fees	Telephone or TV equipment to assist the hearing or vision impaired
Childbirth/delivery	Lodging (away from home for outpatient care)	Therapy or counseling
Christian Science Practitioner	Nursing home	Transportation expenses
Convalescent home (for medical treatment only)	Nursing services	Transplants
Doctor's fees	Obstetrician	Vaccines
Dental treatments (including X-rays, braces, dentures, fillings, oral surgery)	Podiatrist	Vision care (including eyeglasses, contact lenses, LASIK surgery)
Dermatologist	Prescription drugs and medicines (Over-the-counter drugs are not eligible medical expenses unless prescribed by a doctor)	Wheelchairs
Diagnostic services		X-rays
Drug addiction therapy		

Contribution Limits

The IRS maximum allowable amounts for 2012 are:

- \$3,100 for individual coverage and \$6,250 for family coverage
- If you are 55 or older, you can contribute an extra \$1,000 every year.

* This list is not comprehensive. It is provided to you with the understanding that HSA Bank is not engaged in rendering tax advice. The information provided is not intended to be used to avoid federal tax penalties. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q. Publications can be ordered directly from the IRS by calling 1-800-TAXFORM. If tax advice is required, you should seek the services of a professional.

** Insurance premiums qualify as an eligible medical expense: while continuing coverage under Cobra; for qualified long-term care coverage; coverage while receiving unemployment compensation; for any healthcare coverage for those over age 65 including Medicare (except Medicare supplemental coverage).

For assistance, please contact the Client Assistance Center

 (800) 357-6246 Monday – Friday, 7 a.m. – 9 p.m., CT

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