

Pay for brighter smiles, income tax-free

Pay for thousands 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. Funds in your HSA are tax advantaged – and stay that way when you pay for qualified medical expenses. That makes your HSA a smart way to save and pay for what you need.

You’d be surprised at all the qualified medical expenses

Paying with tax advantaged HSA funds makes all these items cost you less. See a searchable list on optumbank.com/QualifiedExpenses to easily find many more items.

• 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 (such as blood sugar test kits for diabetics)	• 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 • 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) • A wide range of over-the-counter drugs and medications • Physical therapy	• Prescription medicines • Psychiatric care • Psychologist counseling • Speech therapy • Stop-smoking programs • Vasectomy • Weight-loss programs (must be to treat a specific disease diagnosed by a physician) • Wheelchairs • X-rays
---	--	--	---

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 take funds out of your HSA to reimburse yourself



Use online bill pay

Using your payment card is an easy way to pay for qualified medical expenses directly from your HSA. You can add your card to your mobile phone’s digital wallet so it’s always with you.



Save your receipts

Be sure to save all receipts for your qualified medical expenses in the event that you are audited. You can easily upload and store images of your receipts online on optumbank.com or using the Optum Bank mobile app.



Learn about what counts

Visit optumbank.com/QualifiedExpenses and see what medical expenses are eligible with our easily searchable list.



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

Find the brands you trust at prices you'll love. Head to the [Optum Store](https://optumstore.com) where it's easy to see 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 at checkout.*



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 optumbank.com/QualifiedExpenses, to see a searchable list of qualified expenses.

Go to optumbank.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.

The Optum Store is an affiliate of the UnitedHealth Group family of companies.

Health savings accounts (HSAs) are individual accounts offered or administered through Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. Optum Financial, Inc. is not a bank or an FDIC insured institution. 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.

© 2023 Optum, Inc. All rights reserved. WF10148964 228584-042023 OHC