

# Types of Qualified Medical Expenses that Health Savings Accounts (HSAs) Can Help Cover

**When you, your spouse, or your dependents have qualified medical expenses not covered by your health care plan, you can withdraw from your HSA tax free\* to pay for them.†**

Qualified medical expenses may include:

- Acupuncture
- Ambulance
- Annual physical examination
- Artificial limb
- Artificial teeth
- Birth control pills, prescribed by a doctor
- Breast reconstruction surgery
- Chiropractor
- Contact lenses
- Cosmetic surgery, if deemed medical care
- Crutches
- Dental treatment
- Diagnostic devices
- Drug addiction
- Eligible long-term care insurance premiums
- Eye exam
- Eyeglasses
- Eye surgery
- Fertility enhancement
- Guide dog
- Hearing aids
- Home care
- Hospital services
- Insulin
- Laboratory fees
- Lactation expenses
- Lead-based paint removal, subject to certain requirements
- Learning disability
- Lifetime care—advance payments, subject to certain requirements
- Medical information plan
- Medicines and drugs, prescribed by a doctor
- Nursing home
- Nursing services
- Optometrist
- Osteopath
- Oxygen
- Psychiatric care
- Psychologist
- Qualified long-term care services
- Stop-smoking programs
- Surgery
- Therapy
- Transplants
- Vasectomy
- Vision correction surgery
- Weight-loss programs for treatment of a doctor-diagnosed disease
- Wheelchair
- X-rays

**To learn more about how a health savings account works, view a short video, "How to Use Your HSA," at [Fidelity.com/UseHSAvideo](https://www.fidelity.com/UseHSAvideo).**

**Questions? Call 800-544-3716 to speak with a Fidelity HSA service specialist.**



\*With respect to federal taxation only. Contributions, investment earnings, and/or distributions may or may not be subject to state taxation. See your tax professional for more information on the state tax implications of HSAs.

†It is the HSA account holder's responsibility to determine whether a particular expense is a qualified medical expense.

The information provided herein is general in nature and provides examples of eligible qualified medical expenses based on IRS Publications 502 and 969 and other IRS guidance. The examples are not all-inclusive and may be subject to change. It is not intended, nor should it be construed, as legal or tax advice. Because the administration of an HSA is a taxpayer responsibility, you are responsible for the tax consequences of distributions from your HSA and you may want to consult a tax professional if you need specific tax advice. You are also encouraged to review information in IRS Publications 502 and 969 online at [www.irs.gov](http://www.irs.gov), or you can call the IRS, Forms and Publications, to request a copy of each at 800.829.3676.