



Fidelity Health®

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 treatment
- Eligible long-term care insurance premiums
- Eye exam
- Eyeglasses
- Eye surgery
- Face masks
- Fertility enhancement
- Guide dog
- Hand sanitizer
- Hearing aids
- Home care
- Hospital services
- Insulin
- Laboratory fees
- Lactation expenses
- Lead-based paint removal, subject to certain requirements
- Learning disability services
- Lifetime care—advance payments, subject to certain requirements
- Medical information plan
- Medicines and drugs prescribed by a doctor
- Menstrual care products
- Nursing home
- Nursing services
- Optometrist
- Osteopath
- Over-the-counter medications
- Oxygen
- Psychiatric care
- Psychologist
- Qualified long-term care services
- Sanitizing wipes
- 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 an HSA works, view a short video, “Using your health savings account,” 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.

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