

5 Smart Ways to Use Your HSA Funds

A health savings account (HSA) isn't just for doctor visits; it's a powerful tool to support your everyday health and well-being. Here's how to make the most of it:



Everyday Medical Care

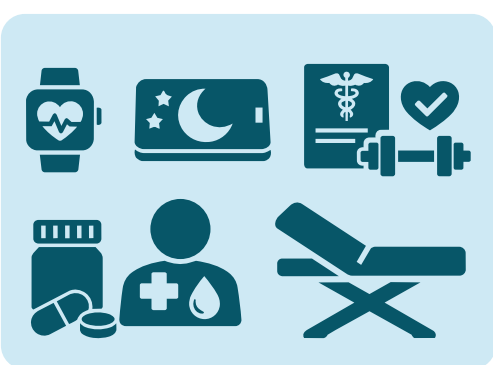
Use your HSA to cover copays for routine and out of pocket healthcare costs, including:

- Specialty care, lab work and surgeries
- Prescription medications and insulin
- Dental care (e.g., cleanings, braces, X-rays)
- Vision care (e.g., eye exams, glasses)

Consumables and Wellness Essentials

Many everyday items qualify, such as:

- Over-the-counter medications
- Allergy and skin treatments
- Menstrual care products
- Sunblock and first-aid supplies



Fitness and Health Technology

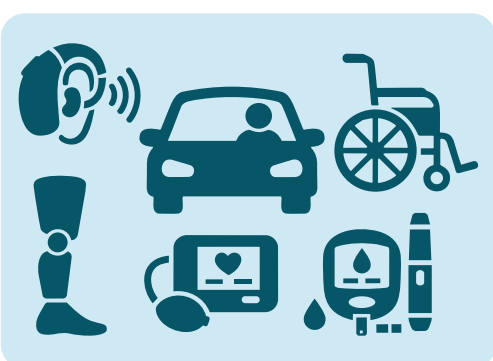
Some wellness tools may qualify with a letter of medical necessity (LMN):

- Fitness trackers and heart-rate monitors
- Sleep monitoring devices
- Prescribed gym memberships
- Nutritional supplements for deficiencies
- Recovery or therapeutic equipment

Specialized Treatments and Services

Your HSA can support medically necessary services like:

- Mental health counseling
- Nutrition therapy
- Chronic condition and disease management programs
- Smoking cessation and addiction recovery
- Certain holistic or therapeutic treatments



Travel and Medical Equipment

Eligible expenses may include:

- Travel for medical care (e.g., mileage, lodging and transit)
- Wheelchairs, walkers and crutches
- Blood pressure monitors and diabetes supplies
- Hearing aids and prosthetics

For the most complete, up-to-date HSA rules, refer to [IRS Publication 502](#) and [IRS Publication 969](#).