

Eligible Expenses for Your Health Savings Account



Knowing which types of expenses are eligible is an important step in managing your Health Savings Account. An HSA is for eligible medical, dental, and vision expenses.

You can check expenses on-the-go using the interactive item eligibility scanner in your Voya Health Account Solutions app.

Eligible expenses include:



Dental Expenses:

- Dental office visits
- Braces
- Fillings
- Dentures
- Bridges



Vision Expenses:

- Office visit copays
- Eye exams
- Prescription glasses
- Contact lenses
- LASIK



Medical Expenses:

- Doctor's office visits
- ER visits
- Deductibles
- Lab tests
- Prescription medications



Everyday medical supplies:

- Over-the-counter medications
- Acne and skin care products
- Sun care products
- Wound care and first aid
- Baby thermometers

To learn more, see the eligible expense list and search tool at [HSA Store](#).



Keep your receipts

Be sure to keep your receipts for any eligible purchases — even when using your debit card to pay.

In the event of an IRS audit, the IRS requires receipts for eligible expenses that were paid for by HSA funds. Receipts make it easy to maintain records of eligible expenses paid from your HSA — whether you reimbursed yourself or paid with your debit card.

The IRS can update its list at any time. Consult your tax advisor or see IRS publication 502 or IRS publication 969 for more information.

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This highlights some of the benefits of a Health Savings Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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