

# HSA | Health Savings Account

## What's Covered

### Qualified Healthcare Expenses

You can use your **Gallagher HealthInvest HSA** money for a broad range of medical, dental, and vision expenses that aren't covered or paid in full by insurance. This includes expenses for your spouse and any qualifying dependents, even if they're not covered by your high-deductible health plan. Common examples that generally qualify are listed below. Certain restrictions, requirements, or exceptions may apply.

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Qualified "medical care" expenses are defined in **Section 213(d)** of the Internal Revenue Code. Expenses must be medically necessary, not merely for general health benefits or cosmetic purposes. **IRS Publication 502** contains guidance that primarily focuses on expenses deductible on tax returns. However, many of the examples it contains also qualify for HSA purposes.

### Healthcare Examples

Acupuncture	Diagnostic tests
Ambulance	Doctor visits
Bandages	Eyeglasses
Birth control products, devices (male and female)	Fertility treatments
Blood pressure monitor	Flu shots
Blood sugar kits	Gym memberships <sup>1</sup>
Braces	Gynecologic services
Braille books, magazines	Hearing aids, batteries
Breast pump	Hospital stays
Childbirth classes (mother to be)	Immunizations
Chiropractic care	Insulin
Coinsurance	Lab work
Copays	Laser eye surgery
Contact lenses, solutions	Massage therapy (medically necessary) <sup>1,2</sup>
Crutches	Medical procedures
Diabetic supplies	Medical supplies, equipment
Deductibles	Menstrual products
Dental care (non-cosmetic)	Naturopathic care
Dentures, adhesives	Nicotine gum, patches
	Obstetrical care

## Healthcare Examples (continued)

Operations	Psychological care
Orthodontia	Physicals
Orthopedic shoes	Smoking cessation
Orthotic care	Supplements <sup>1</sup>
Osteopathic care	Surgery
Over-the-counter medicines <sup>3</sup>	Vaccines
Oxygen	Vasectomy
Physical therapy	Vision care
Prescriptions	Wheelchairs
Preventative Care	X-rays
Psychiatric care	

## Premium Examples

*Qualified premiums deducted from your paycheck after taxes are eligible only if your employer does not offer a pre-tax option. Qualified premiums deducted from your spouses's paycheck after taxes are eligible regardless of a pre-tax option.*

COBRA (plus 2% admin fee)	Medicare (Parts A, B, and D)
Health insurance (medical*, dental, vision)	Medicare Supplement
Long-term care (subject to IRS limits)	TRICARE (medical and dental)

\*Includes marketplace exchange premiums that are not or will not be subsidized by the Premium Tax Credit.

## Ineligible Examples

Aromatherapy	Late fees
CBD products	Marijuana
Cosmetic products, procedures	Pre-tax premiums
Counseling	Protein drinks
Facelifts	Shampoo, including medicated
Food	Teeth whitening
Hair regrowth supplies, services	Toothbrushes, including electric
Hair transplants	Vitamins (most cases)

<sup>1</sup>Requires a prescription or letter of medical necessity from a licensed medical practitioner. <sup>2</sup>Tips are ineligible.

<sup>3</sup>Includes acne medicines, allergy medicines, antacids, aspirin, cold medicines, contact lens solutions, cough syrups, eye drops, first aid creams and liquids, nasal sprays and drops, pain relievers, sinus medicines, sleep aids, and stomach remedies.



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