

# KNOW YOUR BENEFITS



## 5 Ways to Use Your HSA Funds



A health savings account (HSA) can be a versatile resource. Many people focus on tax-advantaged savings for future medical bills, but HSAs can do much more than that. From everyday care items to wellness essentials you might not expect, these accounts can help cover a wide range of eligible expenses. It's an opportunity to stretch your health care dollars further and make the most of a benefit designed to support your well-being.

This guide breaks down five categories of expenses you can confidently pay for using your HSA.

### 1. Qualified Medical Expenses

The primary purpose of HSAs is to pay for qualified health care expenses. These include costs related to diagnosing, treating, and preventing illness or injury, as well as other routine medical expenses. It's important to note that HSAs can be used for out-of-pocket costs, such as copayments toward your deductible, but they cannot be used to pay insurance premiums (except for certain circumstances), which are likely to come out as a payroll deduction if you have employer-sponsored health insurance.

Eligible expenses include routine exams, lab work, treatments, surgeries, medications prescribed by a medical professional and supportive items, such as bandages, insulin and diagnostic tools. Dental care, such as cleanings, X-rays, orthodontics and noncosmetic reconstruction, also qualify, as do vision-related needs like exams, corrective lenses and certain eye surgeries.

These expenses can apply not just to the HSA holder, but also to spouses and tax-qualified dependents, extending the account's usefulness across a household.

### 2. Wellness and Preventive Care

Many people are unaware of how broadly preventive items qualify for HSA spending. Over-the-counter medications and a wide range of preventive products are now generally eligible. This can include allergy relief medications, certain topical treatments for skin conditions, and menstrual care products.

Additionally, some everyday health items count as preventive care. For example, sunblock used to prevent sun damage, first-aid supplies for minor injuries, and certain dermatology-focused products can all fall under qualified preventive care when intended to treat or prevent a medical condition.

### 3. Fitness and Health Technology

One of the most surprising categories of potential HSA-eligible spending involves modern health technology. While items like fitness trackers, heart-rate monitors or sleep-tracking devices are not automatically eligible under all plans, they may be reimbursable if a health care provider issues a letter of medical necessity (LMN) documenting that the device is required to monitor or treat a specific medical condition.

This requirement may also apply to other wellness-related expenses, such as:

- Memberships to fitness facilities when prescribed for a diagnosed medical condition
- Certain nutritional products intended to address diagnosed deficiencies

- Therapeutic equipment that supports recovery or ongoing treatment

Likewise, some specialized recovery tools or wellness installations, such as therapeutic heat or steam devices, may qualify when accompanied by an LMN connecting the product to a medical condition.

#### 4. Specialized Treatments and Health Services

HSAs can also support treatment beyond traditional clinical settings. Numerous therapeutic and condition-specific services meet qualification standards when tied to medical necessity. Eligible services may include counseling for diagnosed mental health conditions, medically directed nutritional counseling, programs designed to address specific illnesses such as obesity or heart disease, and certain holistic treatments when used for diagnosis or therapeutic purposes.

Similarly, programs for addiction recovery, smoking cessation or chronic disease management are frequently eligible. Some diagnostic testing can also qualify when ordered for treatment or assessment of a medical condition.

Beyond services, a broad range of medical equipment used for ongoing care or recovery, such as prosthetic devices, hearing aids, mobility aids and therapeutic supplies, may also be covered.

#### 5. Travel, Medical Equipment and Care-related Supplies

Many HSA holders may not realize that certain travel-related costs qualify as eligible medical expenses. Mileage, lodging and transportation for the primary purpose of medical care can meet reimbursement guidelines.

Beyond travel, HSAs can cover a large variety of medical supplies and durable equipment, including:

- Wheelchairs, walkers and crutches
- Blood pressure monitors and diabetes testing supplies
- Service animals for visual/hearing disabilities
- Orthopedic supports and medical devices

#### Learn More

HSAs provide significant tax benefits and can cover a wide range of qualified medical expenses, but it's important to understand what qualifies and when documentation may be needed. For the most complete, up-to-date rules, refer to [IRS Publication 502](#) and [IRS Publication 969](#). With clear guidance and proper documentation, HSA funds can support a broad spectrum of health-related needs. Check with your employer to learn more about HSA offerings as part of a high deductible health plan.

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