

HEALTH & BENEFIT ACCOUNTS

Qualified health care expenses



Pay for a wide range of eligible expenses using your accounts

Health Savings Accounts (HSAs), Health Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) are all tax-advantaged, so the IRS defines the types of expenses that you can pay for with these accounts. Generally, qualified expenses include doctor visits, medications, medical equipment, and dental and vision care for you, your spouse and any eligible tax dependents.

Examples of qualified medical expenses

 **Medical**

Acid controllers
 Acupuncture
 Alcoholism treatment
 Allergy and sinus medicine
 Ambulance
 Anti-diarrheals
 Anti-itch and insect bite
 Baby rash ointments/creams
 Birth control
 Body scans
 Braille books and magazines
 Breast pumps and lactation supplies
 Chiropractor
 Co-insurance (medical, dental or vision)
 Copayments
 Cough, cold and flu remedies
 Crutches, cane or wheelchair
 Deductibles
 Diabetic supplies, insulin
 Diagnostic services
 Drug addiction treatment

Fertility enhancements
 Guide dogs or other service animals
 Hearing aids and batteries
 Hemorrhoidal preps
 Hospital services
 Laboratory fees
 Lamaze classes
 Laxatives
 Learning disability treatments
 Mastectomy-related special bras
 Medical equipment and repairs
 Medical monitoring and testing devices
 Medical supplies
 Menstrual care products
 Motion sickness
 Nursing services
 Office visits
 Over-the-counter medication/drugs
 Oxygen
 Pain relievers (for example, aspirin)
 Physical exams

Physical therapy
 Pregnancy tests
 Prescription drugs
 Prosthesis
 Psychiatric care
 Reconstructive surgery following mastectomy
 Respiratory treatments
 Sleep aids and sedatives
 Smoking cessation (programs/drugs)
 Speech therapy
 Surgery
 Transportation, parking and related travel expenses (essential to receive medical care; subject to IRS limits)
 Vaccinations
 Vasectomy
 Weight loss program and/or drugs (if prescribed by a physician to treat a specific medical condition)
 X-ray fees

Continued on next page.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Examples of qualified medical expenses (continued)

Dental

Braces	Exams	Fillings	X-rays
Dentures	Extractions	Teeth cleaning	

Vision

Contact lenses	Examinations and glasses	Laser eye surgery	Reading glasses (over-the-counter)
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Important tips

- If you have a Limited Purpose Flexible Spending Account (LPFSA), remember that it can only be used to pay vision and dental expenses.
- If you have an HRA, check your plan details for specifics on qualified expenses.



Eligible Expense Scanner

Our barcode scanner takes the guesswork out of what items the IRS considers qualified expenses. Just open the MyHealth mobile app¹, select “Eligible Expense Scanner” from the menu, then simply scan the item barcode to find out if it can be paid for using your health account.

For additional information

View IRS Publication 502 for a complete list of qualified expenses, and be sure to check for subsequent legislative updates.

<https://www.irs.gov/forms-pubs/about-publication-502>

Visit our Learn Center

Find tools and resources to help you manage your health care spending. healthaccounts.bankofamerica.com

Download the mobile app

Get the “MyHealth BofA” mobile app directly from the App StoreSM or Google Play^{TM2}



We're here to help

If you have questions, please call the number on the back of your debit card.

¹ Data connection required. Wireless carrier fees may apply. Mobile app is available on most devices.

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Please refer to your employer’s plan description to confirm the qualified expense list available to you. Certain expenses may be subject to stricter scrutiny by the Internal Revenue Service (IRS). In this case, you may have to provide the IRS with substantiation or documentation from a physician that the service or treatment was necessary to treat a specific medical condition and/or that the expense would not have been incurred but for the medical condition.

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