

# Eligible HSA Expenses

## Ways to save on your healthcare

Paying for healthcare costs with your HSA means that you are saving 35% off the retail cost (assuming combined state and federal income taxes of 35% or more). With the triple tax benefits of an HSA, you can use tax-free money from your HSA to save on health expenses now and in the future.

### How to Use Your HSA Funds

You can use your HSA funds as you would the funds in your bank account. The simplest way is with your debit card. You have the option to receive a Lively HSA debit card during the account sign-up process.

You can use your HSA money on all qualified medical expenses as defined by the IRS. The IRS Publication 502 has the full list of things that are qualified, are not qualified, and could potentially be qualified under certain circumstances or with certain documentation.

These include payment to doctors or dentists, over-the-counter prescription drugs, imaging such as MRIs, home care medical services and supplies, feminine hygiene products, and many other common expenses.

With a Lively HSA, you can also reimburse yourself for any qualified medical expenses that your insurance didn't cover and you had to pay for out-of-pocket.

### Qualified HSA Expenses

We have a free-to-use search engine to help you check if what you want to buy is an HSA-qualified expense, and allow you to purchase that item directly from [HSAStore.com](https://www.HSAStore.com)). Find it at [livelyme.com/whats-eligible](https://livelyme.com/whats-eligible) or from your Lively HSA mobile app. Below are just some examples of the types of expenses that are eligible.

**Sample HSA Eligible Expenses**

 X-Rays	 Chiropractor	 Prescriptions	 MRIs
 Contact Lenses	 Lab Work	 Dentist	 Physical Therapy