

Health Savings Account (HSA)

Qualified Expenses

The money you contribute to your HSA is tax-deductible and can be withdrawn tax-free as long as:

1. It is used to pay for qualified medical care expenses as defined by the IRS. (See IRS Publication 502 “Medical and Dental Expenses” available at: <http://www.irs.gov/pub/irs-pdf/p502.pdf>)

2. And it is used to pay for expenses that have not already been compensated or reimbursed by insurance.

The information contained in this document is provided solely for informational purposes to help you determine which expenses may qualify, and it does not constitute tax or legal advice. These lists are not exhaustive and are subject to change by the IRS. You should consult with a qualified tax or legal advisor with questions regarding your HSA expenses.

Examples of Qualified Medical Expenses Include:

- Abortion
- Acupuncture
- Alcoholism Treatment
- Ambulance Services
- Annual Physical Examination
- Artificial Limb or Prosthesis
- Artificial Teeth
- Bandages
- Birth Control/Contraceptives
- Body Scan
- Braille Books and Magazines
- Breast Pumps and Lactation Supplies
- Breast Reconstruction Surgery
- Capital Expenses
- Car Adaptations (For a Disability)
- Chiropractic Services
- Christian Science Practitioner
- Contact Lenses, Solutions, and Cleaners
- Crutches
- Dental Treatment
- Diagnostic Devices
- Disabled Dependent Care Expenses
- Drug Addiction
- Drugs
- Eye Exam, Eyeglasses, Eye Surgery
- Fertility Enhancement
- Guide Dog or Other Service Animal
- Health Institute
- Health Maintenance Organization
- Hearing Aids
- Home Care
- Home Improvements
- Hospital Services
- Insurance Premiums
- Intellectually and Developmentally Disabled, Special Home
- Laboratory Fees
- Lead-Based Paint Removal
- Legal Fees
- Lifetime Care- Advance Payments
- Lodging
- Long-Term Care
- Meals
- Medical Conferences
- Medical Information Plan
- Medicines
- Nursing Home
- Nursing Services
- Operations and Surgeries
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Physical Examination
- Pregnancy Test Kit
- Premium Tax Credit
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Special Education
- Sterilization
- Stop-Smoking Programs
- Telephone
- Television
- Therapy
- Transplants
- Transportation
- Trips
- Tuition
- Vasectomy
- Weight-Loss Program
- Wheelchair
- Wig
- X-Ray

Examples of NON-Qualified Medical Expenses Include:

- Babysitting, Childcare, and Nursing
- Services for a Normal, Healthy Baby
- Controlled Substances
- Cosmetic Surgery
- Dancing Lessons
- Diaper Service
- Electrolysis or Hair Removal
- Flexible Spending Arrangement
- Funeral Expenses
- Future Medical Care
- Hair Transplant
- Health Club Dues
- Health Coverage Tax Credit
- Health Savings Accounts
- Household Help
- Illegal Operations and Treatments
- Insurance Premiums
- Maternity Clothes
- Medical Savings Account
- Medicines and Drugs From Other Countries
- Nonprescription Drugs and Medicines
- Nutritional Supplements
- Personal Use Items
- Premium Tax Credit
- Swimming Lessons
- Teeth Whitening
- Veterinary Fees
- Weight-Loss Program

As an HSA owner, it is your responsibility to know which expenses are qualified and to maintain your records for tax purposes.

Neither your employer nor Bruning Bank is responsible for auditing your HSA distributions.

HSA funds used for non-qualified expenses will be taxable and will also be subject to a 20% IRS penalty if you are under the age of 65, unless they are made after death or disability.

When in doubt, please consult your tax advisor!

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