

Qualified expenses for your HSA and FSA



Use your BenefitWallet® Health Savings Account (HSA) or Health Care FSA (HCFSA) to pay for a broad range of expenses for you, your spouse and your tax dependents – even if they aren’t covered by your health plan. When you spend your HSA funds on qualified expenses, you can save up to 35% on your health care costs.

Note: The guidelines for Dependent Care FSAs (DCFSA) are very different from an HCFSA. If your employer offers a DCFSA, review [Qualified DCFSA Expenses](#) for more information.

Who decides what I can use my BenefitWallet account for?

The criteria, and in some cases, the specific products and services, that a Health Savings Account (HSA) or a Flexible Savings Account (FSA) may be used for is determined by the IRS. HRAs may have additional spending limitations as defined by your employer. There are several IRS publications that outline the criteria and what, if any, reporting with your taxes is necessary.

[IRS Publication 502 Medical and Dental Expenses](#) describes qualified medical and dental expenses. [IRS Publication 969 Health Savings Accounts and other Tax-Favored Health Plans](#) describes current tax issues related to HSAs and FSA accounts and how be prepared for tax season if you hold a tax-favored account.

What can I use my BenefitWallet account for?

All expenses are subject to the rules outlined in IRS Publication 502 and 969. A helpful list for specific expenses can be found with our partners at the [HSA Store](#) and the [FSA Store](#). Visit the resource section for a complete eligibility list of the store for your account type. Some eligible items are:



Doctors, labs and hospitalization



Eye doctor, glasses and contacts



Medicine and medical devices



Alternative care and special services



Dentists and orthodontics

What documentation do I need?

For both HSAs and FSAs, you may need to show proof of medical necessity.

For HSAs, Keep detailed receipts for all HSA expenses in case of an IRS audit.

For FSAs, you will be asked to provide documentation for most purchases. Keep all receipts and letters of medical necessity and upload when requested on the BenefitWallet App or at mybenefitwallet.com.

This process is called substantiation. **Please note:** Credit card receipts are not accepted as documentation. [Learn more about substantiation.](#)