

Q: What can I use my HSA for?

- A:
- – „, • –”† •%† ‡–•...” Š• š•–“ •• ‘,š ‡•“ ’–,•Š †... Ž†... Š„, • †™ ‘†•”†” •Š (
  - •„••“ -” •‡ „† –š”š•”” •, f ‡††”” •, ... Ž†... Š„, • “•„†... –“†”
  - †••, • „, “†” Š•„•–... Š•^ †™ •“„,•Š••” •, ... f“„†”
  - Š”Š•• „, “†” Š•„•–... Š•^ „•••„• •†•”†”” “†” „Š‘•Š•• ”–•^•, ”†” •, ... ”–“
  - “†” „Š‘•Š•• Ž†... Š„, •Š••” •, ... •–†“?•%†? „•–•†“ •“†, •Ž†••”
  -

# %•, •, “† •%† f†•† •” •‡ ,• )

- A:
- –“ •†•” š•–#
  - •••“ Š f–•† Ž••†š f†‡•“† Š•–” •,™ †...
  - ,“• Š•„•Ž† •,™ ?‡†††
  - ,œ† Š•„•Ž† •,™ ?‡††† ~Š•%... “Š•, %CP •^† ... „„ 04 „•
  - ,“ š •–†“ –•–”††•,•^•Š›† „•••“ Š f–•Š••” •, ” , ...†...–„Š••” •, ... ”•Ž† ”•,••
  - ~• „•••“ Š f–•Š••” •, “† †Š•%†“ •,™ ...†...–„Š f•† •“ “†?•,™ BŠ‡ Ž, ...† f•

6 f  
2

6  
,  
6  
,

# %o†• „,• „•••“Šf-•Š••” f† Ž, ...†)

A: •••“Šf-•Š••” †•“ , •,™,f•† š†,“ „,• f† Ž, ...† ,•š •ŠŽ† ~Š•%oŠ• •%o,• š†,“ ,  
...†, ...•Š•† †•“ •%o† †•••~Š•^ š†,“ ~%oŠ„%o Š” •š‘Š„,••š ‘“Š• ^b!

# ,• “†ŠŽf-“”† Žš”†•† “Š•“ •• Žš †•“•••Ž†•• Š• ,• )

A: •! -,•Š †... Ž†... Š„,• †™‘†•”†” Ž,š f† “†ŠŽf-“”†... ••š Š† •%o† †™‘†•”†  
~, ” †”•,f•Š”%o†...!

# ” •%o†“† , •ŠŽ† •šŽš• †•“~“†ŠŽf-“”Š•^ Žš”†••) )

A: •@ „,•gšž†šžf•U€”† Šp-“”†††,„•eš•šŽ††•“ †™‘†•”†” š-‘,š... †•“ •%o†

à f • O P Á ' % o ©

†, ... š •• †•“••••)

•“•••š•^ š• ,• š” ’-š„œ ,•... †, ” š f † „, -” †  
š•-” f -š•• š••• š•-“ †ž ‘••š †“-” f †•† •”

Health savings accounts (HSAs) are individual accounts offered through Optum Bank<sup>®</sup>, Member FDIC, or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, each a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution.

HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

© 2022 Optum, Inc. All rights reserved. WF6996442 221389-072022 OHC