



July Health Bulletin

What can you use your health savings account (HSA) for?

You can use HSA funds to pay for qualifying medical expenses on a tax-free basis. (The meaning of “qualifying medical expense” is discussed below.) However, if expenses you pay from your HSA do *not* qualify, the monies used are considered to be income, and will be subject to both federal and state income taxes, as well as an additional penalty of 20% of the amount that was spent.

What is a qualifying medical expense?

The IRS definition of “qualifying medical expense” is broad, so you can use your HSA to pay for many things your health insurance won’t cover. However, regulations do change, so be sure to check for the most up-to-date list of qualifying expenses online, in Publication 502 on the IRS Web site: <http://www.irs.gov>.

This is a sampling of expenses you can pay for with your HSA:

Birth control pills	Hearing aids	Braille books and magazines
Laser eye surgery	Crutches and wheelchairs	Contact lenses and eyeglasses
Guide dogs and other helper animals	Dentists—dentures and other artificial teeth	Medical equipment, appliances, and other personal items
Psychologists	Emergency care	Optometrists
Psychiatrists	Nursing services	Artificial limbs and prosthetics
Chiropractors	Medical doctors	Professional care
Fertility enhancement	Acupuncturists (but not herbalists)	Alcoholism or drug addiction treatment

These are some expenses you *can't* pay for with your HSA:

Teeth whitening	Diaper services	Electrolysis for hair removal
Maternity clothes	Health club dues	Hair transplants
Household help or babysitting	Swimming lessons	Funeral expenses
Food supplements not prescribed by a doctor (e.g., Ensure TM)	Over-the-counter vitamins or diet drinks (e.g., Slimfast)	Cosmetic surgery (unless the surgery is related to a medical condition, as in the case of a birth defect or a mastectomy)

Please note: Marijuana, even if prescribed for medicinal purposes, is not reimbursable. Medical marijuana is not FDA-approved and is therefore an exclusion from the APEHP plan, health savings accounts, and flexible spending accounts.



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Have you visited the APEHP Web site lately?

There you can find answers to common questions, locate a provider, print a temporary identification card, get medical or prescription claim forms, review prior health bulletins, and so much more.

Go to <http://www.apehp.org> today!



If you have claims-related questions, please feel free to contact AmeriBen at (866) 955-1485.

If you have questions not related to a claim, please contact the employee advocate at (800) 718-8328.

Health savings account update:

Monthly statements are provided for a fee of \$1.00 per month. If you wish to cancel this service, please call

Member Services: (866)-346-5800



Also, please note that you may view your balance online at any time at no charge.

If you have any questions regarding your HSA account, please contact Heath Equity at:

<http://www.healthequity.com/resource/center/learnabouthsas/hsafaqs>

Would you like to win \$50?

Simply answer the questions below and submit your responses before *Friday, August 12, 2011* to:

**Arizona Public Employers Health Pool or Fax: (602) 222-3878
333 E. Osborn Rd., Suite 300
Phoenix, AZ 85012**

Answer all questions *correctly* and you will be entered into the drawing. GOOD LUCK!

What are examples of HSA qualified expenses?

What are examples of HSA non-qualified expenses?

How can you cancel monthly HSA statements?

Name: _____ Phone number: _____

Address: _____ Employer: _____