



## June Health Bulletin

### Health Savings Account Information

#### 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)

#### FSA REMINDER:

If you have a flexible spending account for the 2011–2012 plan year. You have until June 30, 2012 to incur services for this plan year. The plan will allow you to submit receipts through September 30, 2012 however, only for services rendered prior to June 30, 2012.



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### How can you improve your health?

#### Eat less fat and cholesterol

Saturated fat is found in animal foods and a few vegetable fats. It also may be hidden in commercially fried foods and store-bought baked goods like cakes or cookies. Foods that are high in cholesterol also raise blood cholesterol. Limit high-fat, high-cholesterol foods. It is also important to limit trans fats. Trans fatty acids are produced in a process called hydrogenation, which hardens unsaturated oils. Eating too many foods which contain trans fats raises LDL (bad) cholesterol and lowers HDL (good) cholesterol.

### Limit or avoid these high-fat foods:

butter, bacon fat & lard  
cheese, cream & whole milk  
ice cream & sour cream  
fat in red meat  
poultry skin  
cocoa butter  
coconut oil & palm oil  
fried foods & pastries  
solid & vegetable shortenings

### Limit or avoid these high-cholesterol foods:

Shellfish  
Organ meats (like liver)

### Limit or avoid trans fats:

butter & stick margarine  
shortening  
high-fat baked goods  
beef  
snack chips  
milk fat

### Make exercise a lifelong habit

Regular exercise may help increase the amount of HDL (good) cholesterol in your blood. And it helps keep your heart and blood vessels healthy. Talk to your doctor before you begin an exercise program. If your doctor says it's OK for you to exercise, be sure to start out slowly. Gradually increase your pace and the amount of time you exercise. To benefit from exercise, you must be physically active 5 to 6 times a week, for at least 30 minutes each time.

Would you like to win \$50?

Simply answer the questions below and submit your responses before *Saturday, June 30, 2012* to:

Arizona Public Employers Health Pool or Fax: (602) 222-3878

333 E. Osborn Rd., Suite 300

Phoenix, Arizona 85012

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

What types of high fat foods should you avoid?

What is the deadline to turn in reimbursement receipts for FSA from the 2011-2012 plan year.

When can you use your HAS funds for over-the-counter medications?

Name: \_\_\_\_\_ Phone number: \_\_\_\_\_

Address: \_\_\_\_\_ Employer: \_\_\_\_\_