

Medical Expenses that qualify for tax-free withdrawals from your HSA:

IRS Publication 502 has a checklist of expenses that can be itemized. Most of these expenses (see below) qualify for tax-free withdrawal from your HSA, unless the expenses were reimbursed by your health care coverage. One expense, which cannot be reimbursed tax free from your HSA, is premiums for most healthcare plans. The following list is provided as reference only and is not meant to be comprehensive. To order IRS Publication 502, call 1-800-TAX-FORM.

Ambulance Hire	Obstetrical Expenses
Artificial Limbs & Teeth	Oculist
Automobile Modifications (hand controls, special equipment)	Operations & Related Treatments
Braille Books	Ophthalmologist
Corrective Devices (including special mattress and board for arthritis)	Optician
Crutches	Optometrist
Elastic Hose, Medically Prescribed	Oral surgery
Excimer Laser	Orthodontia
Eyeglasses/Contact Lenses	Osteopath
Acupuncture	Oxygen & Equipment
Fees:	Pediatrician
Anesthesia	Physician
Blood Donor	Physiotherapist
Chiropract	Podiatrist
Chiropractor Clinic	Practical Nurse
Dentist	Prescriptions & Medical Supplies
Diagnosis	Psychiatrist
Diathermy	Psychologist
Examination, Physical	Psychoanalyst
Eye examinations	Therapy
Gynecologist	Radial Keratotomy
Halfway House	Rental of Medical and Healing Equipment
Hearing Devices	Sanitarium or Rest Home
Hospital Bills	Seeing-eye Dog
Iron Lung Costs	Special Education
Laboratory	T.V. Modifications (including closed captioning for the hearing impaired)
Laetrile, prescribed by doctor	Therapy Treatments
Long-term Care INS.	Treatment Center for Drug & Alcohol Addiction
Lip Reading Lessons	Transportation Expense Relative to Illness
Medical Information Plan	Wheelchair
Midwife	X-rays
Non Prescription Medications	
Nursing Care	



A Health Plan That Costs Less and Puts Money In The Bank

Health Savings Account (HSA) from First HSA

The Most Trusted Name in HSA Administration

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Manage your health care dollars with a HSA from First HSA

● What is an HSA?

A Health Savings Account is a tax-free bank or savings account combined with a high-deductible health plan (HDHP). The health savings account is used to pay for qualified healthcare expenses up until the deductible has been satisfied. Once the deductible has been satisfied, the insurance company will pay for all, or a percentage, of the covered medical expenses.

● Who is eligible?

HSAs are available to everyone; individuals, employers, and their employees.

● Advantages of HSAs!

- Lower insurance premiums
- Tax-free going in, tax-free growth, and tax-free withdrawal for medical use
- Access to providers and hospitals of patient's choice
- No referrals or gatekeepers
- Employee is owner of HSA – it is portable
- Monies saved in account roll over each year and earn interest:
 - Tax-free if used for qualified health care expense
 - Tax deferred if used for income at retirement
- Monies can be used to pay for other uncovered medical, dental, and vision expenses with pre-tax dollars



At First HSA we believe that consumer directed health care is the answer to rising health care costs. Health savings accounts allow individuals to take an active role in controlling their health care dollars.

Our nationwide health savings account administration company, located in south-eastern Pennsylvania, provides individuals and employers with the administration and management of health savings accounts or HSAs for our enrollees. We pride ourselves on the professional and unique way we administer Health Savings Accounts for our clients. Since First HSA is an independent administrator we can set up your HSA with the insurance company of your choice. This independence allows you the flexibility to change insurance companies without ever having to change administrators.

Benefits Provided by First HSA

- Unparalleled Customer Service and Support
- VISA Checkcard
- Free Internet Access designed specifically for HSAs
- Pay doctors and hospitals directly from your member portal
- Toll Free Banking Assistance (24 hour)
- Account Statements
- Accounts are FDIC insured
- Competitive Interest Rates
- Easy electronic application and enrollment process
- Agent, employer, and employee education
- Applications and forms accessible via the Web at www.1hsa.com
- Self-directed, low-cost Investment Options
- Year-end summary for IRS Reporting
- Consumer Tools
- On-line Calculators

Building a better HSA for you through technology, innovation and dedication to quality.

Free Internet Access: Now you can enjoy Internet access specifically designed for your HSA. Input qualified and non-qualified expenses, view current and prior year contributions at a glance, view account history from the start of your HSA, pay bills or reimburse yourself all on-line.

Investment Options: Through a single log-on, transfer funds electronically using our self-directed investment options. Choose from a choice of low-cost mutual funds highlighted for your specific risk tolerance. Transfer funds back and forth or between funds with NO transfer fees.

Rx Pricing Tool: Using our on-line prescription tool, learn everything you need to know about your medications; learn of generic alternatives, other cost saving methods such as pill splitting, even order on-line from the lowest cost retailers.

Pricing Tool for Office Visits and Medical Procedures: Arm yourself with the knowledge of knowing the average cost for office visits, inpatient, and outpatient procedures by using our **exclusive** on-line search tool. Learn the cost of an office visit before ever seeing a doctor, know what an x-ray or MRI costs before choosing a medical facility, and learn the cost of a surgery before ever entering a hospital.

Health Advocate: Helping members solve problems and find solutions related to their health-care and health insurance needs. This program is not a substitute for your current health insurance plan, rather a compliment to basic health coverage by providing a full range of services.

My HSA Rewards: Here is a smart and simple way to earn cash for current and future medical expenses. Use any credit card to shop on-line with your favorite retailers, earn cash rewards, then simply click and transfer the cash to your HSA.

Employer Portal: Employers, HR staff and Benefit Managers will have their own employer portal to schedule and manage contributions on-line, enroll and modify employee status, run contribution reports and track year-end tax reporting data.

For Financial Institutions: First HSA offers a turnkey solution for all financial institutions interested in providing an HSA product to their customers. Health Savings Accounts provide an opportunity to increase deposits, build customer relations, and provide another product line.

How do I apply for an HSA?

- **First**, apply for a high-deductible health plan that is compatible to an HSA. If you do not have an insurance agent, please contact First HSA and we will assist you in obtaining the high-deductible insurance plan through our nationwide network of professionals.
- **Individuals:** Go to www.1hsa.com and click on the **Enroll Here** tab. Click on the **Enroll Individual** tab and follow the on-line instructions.
- **Groups:** Go to www.1hsa.com and click on the **Enroll Here** tab. Click on the **Enroll Group** tab and follow the on-line instructions.

Why Choose First HSA as My Administrator?

First HSA is a nationally recognized HSA administration company. Since nearly the inception of MSA legislation, First HSA has been educating clients, agents, and insurance companies on the values and benefits of Medical Savings Accounts, and now Health Savings Accounts. Our knowledge and expertise is unparalleled and continues to separate us from our competition. First HSA has extensive knowledge of Health Savings Accounts or HSAs. We've worked with members of Congress in the maturation stages of this program and were instrumental in developing what is now called the "Health Savings Account."



Other Featured Benefits:

Along with our extensive background, First HSA works independently of insurance companies, which allows our clients the freedom of changing insurance companies without ever having to change administrators. First HSA provides the best in customer service and support. Additionally, we provide a VISA Checkcard, competitive interest rates, FDIC insured accounts and reasonable fees with no hidden charges.

For more information...

on how a First HSA Health Savings Account can work for you or your business, contact First HSA at 610-678-6000 or toll free 1-888-769-8696.

Deductible and contribution maximums for plans used in conjunction with HSAs are determined by law and may change from year to year.

