Stretch your healthcare dollars

Use your HSA to pay for qualified medical expenses

Whether you’re paying a doctor’s bill or filling a prescription, your Wells Fargo Health Savings Account (HSA) makes paying for healthcare easy. And here’s the best part. You don’t pay taxes on the money you put in or spend from your HSA, allowing you to stretch your healthcare dollars even further. Feel confident using your HSA with four simple steps:

1. **Build your balance**
   
   Just like any other bank account, the more you save, the more you have to spend. Make regular contributions to your HSA so you’ll have money for healthcare when you need it.

2. **Know what qualifies**
   
   Under IRS rules, qualified medical expenses are costs for the diagnosis, cure, treatment, and prevention of disease. When an expense is qualified, you can use your HSA to cover the costs without paying taxes on that money.

   Use this summary to understand what qualifies. And keep in mind, if you use your HSA for non-qualified expenses, you’ll have to pay income taxes and a 20% tax penalty on those funds.

   **Qualified medical expenses:**
   Examples of expenses that are tax-deductible
   
   - Doctor, hospital, and surgery costs
   - Prescription medicines
   - Dental care and braces
   - Eye exams and surgery
   - Glasses and contacts
   - Mental health care
   - Acupuncture, chiropractic, physical therapy, and other healthcare services
   - Ambulance and healthcare transportation
   - Medical supplies
   - Fertility treatment
   - Nursing home care
   - And more

   **Non-qualified medical expenses:**
   Examples of expenses that are not tax-deductible
   
   - Cosmetic procedures
   - Recreational activities and lessons
   - Health club dues
   - Over-the-counter medicines (without a doctor's prescription)
   - Personal use items
   - Vacation or travel expenses
   - Babysitting, childcare, and nursing services for a healthy baby
   - Funeral expenses
   - Household help
   - Maternity clothes
   - Veterinary fees

   To see the full list, visit [wellsfargo.com/hsaqualifiedexpenses](http://wellsfargo.com/hsaqualifiedexpenses)

   **Money in your HSA = More in your pocket**
   
   Think of it this way, for every dollar you contribute to your HSA, you can save up to 30% in taxes. That gives you even more money to spend on healthcare.

   | Watch the video at wellsfargo.com/usingyourhsa |
Pay with your HSA now

It’s easy to use your HSA to pay for qualified expenses. Pay in a way that’s most convenient for you:

- **With your Wells Fargo Visa® HSA debit card**: This is the easiest way to use your HSA at the doctor, pharmacy, or even to pay a bill. If you have any non-qualified items, just pay for them separately. And always make sure your card is run as “credit.”

- **Using Online Bill Pay**: If you have a Wells Fargo Online® account, you can pay a healthcare bill directly from your HSA. Sign on at wells Fargo.com and select Bill pay at the top of the screen.

- **With another account**: Don’t have your HSA debit card with you? Just pay another way and reimburse yourself later at a Wells Fargo store, ATM, or by signing on at wells Fargo.com.

### Access your account anytime, anywhere

Looking for your HSA balance? With Wells Fargo Online, you have access to your HSA whenever you need it:

- **On your computer**: Sign on to your account at wells Fargo.com to check your balance, transfer money, pay for healthcare bills, invest your HSA dollars6, and more.

- **On your smartphone or tablet**: Download the Wells Fargo mobile app to access your HSA balance when you’re on-the-go.

- **In a text**: Get your HSA balance in a text message. Sign on at wells Fargo.com, select the Account Services tab, and enroll in the Mobile Banking section.

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**Did you know?**

You can also use your HSA to pay for qualified expenses for your spouse and tax dependents— even if they’re not covered by your health plan.

You can even order HSA debit cards for them to use. Just sign on to wells Fargo.com and select your HSA. Then, under Manage your HSA, select Order HSA dependent card.

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**Access your account anytime, anywhere**

If you have a large expense during the year and don’t have enough in your HSA to cover it, don’t worry. You can reimburse yourself from your account anytime— whether it’s at the end of the year or 30 years from now.

*Don’t forget: Keep your receipts in case you need them for tax purposes later.*

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**We’re here to help**

Visit wells Fargo.com/hsa.

Call Wells Fargo HSA Customer Service at 1-866-884-7374, Monday through Friday, 7:00 a.m. to 8:00 p.m., Central Time.

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1 All tax references are at the federal level. State taxes vary. Tax savings on distributions only applicable when used on qualified medical expenses. Consult your tax advisor with questions.

2 This illustrative example assumes 25% federal and 5% state tax savings. Tax rates vary. Consult a tax advisor with questions.

3 See Internal Revenue Code Section 213(d) and irs.gov/publications/p969 for more information.

4 You are responsible for determining what expenses are qualified. Wells Fargo does not monitor expenses to determine if they are qualified.

5 The 20% tax penalty does not apply to payments made after your death or disability, or after you reach age 65.

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INVESTMENTS PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

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