



With the upcoming flu season and ongoing pandemic, we want to provide information and resources for employees enrolled in Health Savings Accounts (HSA) and highlight the many uses for HSA dollars. HSA accounts can be used to support mental health, sleep issues, and even basic hygiene concerns brought on by the pandemic.

The average American spends \$5,000 out-of-pocket every year for healthcare costs, according to the Bureau of Labor Statistics. During COVID-19, HSA benefits could be crucial to maintaining good health before a second wave or the start of the flu season. Below, we list eight categories of HSA-approved services and items that can help reduce employee stress during these uncertain times, in an effort to optimize your HSA dollars. We also recommend visiting [HealthEquity](#) for a full list of qualified medical expenses set by the IRS.

1. **Telehealth (mental health and primary care)** – Depending on your mental health provider’s network, services aren’t always covered under the health plans. However, employees can use their HSA dollars to cover them. Additionally, telehealth makes it easy to access care during the pandemic and when employees need it.
2. **Alternative therapies** – HSA dollars can be used for chiropractic visits, acupuncture, massage therapy and even yoga — with a doctor’s note explaining that the services are medically necessary. Be sure to keep the note in the event your HSA is audited, and you are asked to prove that a medical professional made the recommendation.
3. **Sleep aids** – Many people aren’t sleeping well right now because they’re stressed about the pandemic. You can buy melatonin, nasal strips, a dental guard (for teeth grinding), and other sleep aids with your HSA dollars.
4. **Drugs and medicine** – Use your HSA funds for over-the-counter medicines such as fever-reducing medications, allergy medicine, antacids, and more. Immunizations and vaccines can also be covered by HSA dollars.
5. **Personal care** – Many people are unaware that you can use your HSA to purchase your everyday personal care items. A few examples are Chapstick, sunscreen, menstrual care products (tampons, pads, liners, cups, sponges and similar items), menstrual pain relievers, Viagra, condoms, pregnancy test kits, and blood-pressure monitoring devices.
6. **Baby expenses** – Certain items for your baby can be covered by your HSA. These items include diaper rash ointments and creams, breast pumps, obstetrical expenses, lactation consultants, midwife services, toothache and teething pain relievers, thermometers, etc.
7. **Eye care** – Items covered by your HSA for eye care can include laser eye surgery (Lasik), eye examinations, eyeglasses, optometrist visits, and contact lenses (including materials and equipment).
8. **COBRA expenses** – For those people who are losing their jobs due to the pandemic and are receiving healthcare benefits from COBRA, they can use their HSA dollars to help with these payments.