

# Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA)

HSAs and FSAs are typically offered by employers as part of benefits packages; however, you may be able to open an HSA on your own if you have an HSA-eligible health plan.

**Check with your employer or tax accountant to see if you are eligible!** These accounts allow you to set aside money before it has been taxed to pay for health care costs. Any withdrawals are also tax-free, provided you use the funds to cover **qualified medical expenses**.

## What is a “Qualified Medical Expense”?

A qualified medical expense is a product or service that meets the criteria for reimbursement through your HSA/FSA account. Every plan is a little different, so be sure to **carefully research eligible expenses for your specific plan**. An **EXAMPLE** of a list of potentially eligible expenses can be found [HERE](#).

## Are Wellness, Fitness, and Nutrition Services Qualified Medical Expenses?

YES! Many of these products and services qualify for reimbursement, however, every plan is different, so it is important to **research your plan carefully!** For some services, a **medically necessary exercise prescription from your healthcare provider is required** for reimbursement.

## How Do I Get a Medically Necessary Exercise Prescription?

Medically necessary exercise prescriptions **are included for all Concierge and non-concierge MEDICAL clients** who schedule a medical consultation. Non-medical consultations (Health and Wellness and Performance Consultations are not eligible). We also have an **Exercise Prescription Consultation and HWC membership** program for those preferring a more focused approach. **Clients must sign in for their consultation from MA, FL, NY, NJ, OH, or CA to be eligible for a medically necessary exercise prescription.**

***\*\* A medically necessary exercise prescription DOES NOT GUARANTEE REIMBURSEMENT! Research your plan carefully for eligibility.***