

HSA/FSA Compliance Guide for Therapeutic Sauna Services “BREATHESUITES”

This document is provided to help clients understand how Holistique’s therapeutic sauna services may be used with Health Savings Accounts (HSA) or Flexible Spending Accounts (FSA). Eligibility is determined by each individual plan and administrator. Holistique does not guarantee reimbursement.

Overview of HSA and FSA Accounts

- Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) allow individuals to use pre-tax funds for qualified medical expenses as defined by the Internal Revenue Service (IRS) and their specific plan administrator.
- Certain services, including sauna or heat-based therapies, may be eligible only when deemed medically necessary for the treatment or management of a diagnosed health condition.

Sauna Services at Holistique

- Holistique offers therapeutic sauna sessions designed to support physiological and stress-related symptom management, including but not limited to:
 - Musculoskeletal discomfort or stiffness
 - Chronic pain or inflammation
 - Stress-related conditions
 - Circulatory or recovery support
- Sauna sessions at Holistique are not classified as general spa or luxury services. However, they are also not automatically HSA/FSA-eligible without appropriate documentation.

Letter of Medical Necessity (LMN)

- Most HSA/FSA administrators require a Letter of Medical Necessity (LMN) for reimbursement of sauna therapy.
- An LMN must:
 - Be written by a licensed healthcare provider (e.g., MD, DO, NP, PA; some plans may accept other licensed providers)
 - State a diagnosed medical condition
 - Recommend sauna or heat therapy as part of treatment or symptom management
 - Specify duration and/or frequency, when applicable
 - Be signed and dated
- Clients are responsible for obtaining and maintaining their own LMN and confirming acceptance with their plan administrator.

Payment and Reimbursement Process

- Holistique follows a reimbursement-based model for HSA/FSA use.
- Clients pay for services out of pocket at the time of service.
- Holistique provides a detailed receipt suitable for submission.
- Clients submit receipts and documentation directly to their HSA/FSA administrator for reimbursement.
- Holistique does not submit claims, communicate with administrators on behalf of clients, or determine eligibility.
- Receipts Provided by Holistique
- Receipts include:
 - Business name and address
 - Client name
 - Date of service/membership
 - Description of service (“Breathesuites” is our term for all-inclusive term we use to describe therapeutic infrared saunas)
 - Amount paid
- Receipts are designed to meet standard HSA/FSA reimbursement requirements.

Important Disclosures

- HSA/FSA eligibility varies by plan and administrator.
- A Letter of Medical Necessity may be required for reimbursement.
- Holistique does not guarantee reimbursement.
- Denial of reimbursement does not qualify for refunds.
- Clients are solely responsible for confirming eligibility with their HSA/FSA administrator.

Questions About Eligibility

- For questions regarding eligibility, clients should contact their:
 - HSA or FSA plan administrator
 - Healthcare provider issuing the Letter of Medical Necessity
- Holistique team members are not permitted to provide HSA/FSA related advice for use, tax or benefits.