



# Eligible Expenses

## Use an HRA to pay for many covered health care treatments and services.

A health reimbursement account (HRA)\* can be used to pay for many covered health care services. These may include:

- ✓ Acupuncture
- ✓ Ambulance
- ✓ Artificial limbs
- ✓ Artificial teeth
- ✓ Blood sugar test kits for diabetics
- ✓ Breast pumps and lactation supplies
- ✓ Chiropractor
- ✓ Contact lenses and solutions
- ✓ Crutches
- ✓ Dental treatments including X-rays, cleanings, fillings, braces, and tooth removals
- ✓ Doctor's office visits and procedures
- ✓ Drug addiction treatment
- ✓ Drug prescriptions
- ✓ Eyeglasses and vision exams
- ✓ Fertility treatment
- ✓ Hearing aids and batteries
- ✓ Hospital services
- ✓ Inpatient alcoholism treatment
- ✓ Insulin
- ✓ Laboratory fees
- ✓ Laser eye surgery
- ✓ Over-the-counter medicines and drugs if **prescribed** by a doctor (see more information below)
- ✓ Physical therapy
- ✓ Psychiatric care if the expense is for mental health care provided by a psychiatrist, psychologist or other licensed professional
- ✓ Special education services, recommended by a doctor, for learning disabilities
- ✓ Speech therapy
- ✓ Stop-smoking programs (including nicotine gum or patches, if prescribed)
- ✓ Surgery, excluding cosmetic surgery
- ✓ Vasectomy
- ✓ Walker
- ✓ Weight-loss program, if it is a treatment for a specific disease diagnosed by a physician
- ✓ Wheelchair

## Over-the-counter (OTC) medicines and drugs

Over-the-counter medicines and drugs may only be eligible for HRA reimbursement if you have a valid prescription. Those medicines or drugs include:

- ✓ Acid controllers
- ✓ Acne medicine
- ✓ Aids for indigestion
- ✓ Allergy and sinus medicine
- ✓ Antidiarrheal medicine
- ✓ Baby rash ointment
- ✓ Cold and flu medicine
- ✓ Eye drops
- ✓ Feminine antifungal or anti-itch products
- ✓ Hemorrhoid treatment
- ✓ Laxatives or stool softeners
- ✓ Lice treatments
- ✓ Motion sickness medicines
- ✓ Nasal sprays or drops
- ✓ Ointments for cuts, burns or rashes
- ✓ Pain relievers, such as aspirin or ibuprofen
- ✓ Sleep aids
- ✓ Stomach remedies

### This is not a complete list.

The Internal Revenue Service (IRS) decides which services can be paid from an HRA and can change the list at any time. Your employer can also choose to limit coverage on certain services.

\* May also be called a health reimbursement arrangement

## Over-the-counter supplies

Many over-the-counter medical supplies may be eligible for reimbursement from an HRA, and no prescription is required.

Examples include:

- ✓ Bandages, adhesive or elastic
- ✓ Braces and supports
- ✓ Catheters
- ✓ Condoms
- ✓ Contact lens solution and supplies
- ✓ Crutches
- ✓ Dentures and denture adhesives
- ✓ Diagnostic tests and monitors (such as blood glucose monitors)
- ✓ Elastic bandages and wraps
- ✓ First-aid supplies
- ✓ Insulin
- ✓ Ostomy products
- ✓ Pregnancy tests
- ✓ Reading glasses
- ✓ Walkers, wheelchairs and canes

## You cannot use an HRA to buy the following health care services and items.

Here are some common services and expenses that are not eligible for HRA reimbursement.

- ✗ Aromatherapy
- ✗ Baby bottles and cups
- ✗ Baby oil
- ✗ Baby wipes
- ✗ Breast enhancements
- ✗ Cosmetics
- ✗ Cotton swabs
- ✗ Dental floss
- ✗ Deodorants
- ✗ Feminine care
- ✗ Hair regrowth
- ✗ Low-calorie foods
- ✗ Mouthwash
- ✗ Petroleum jelly
- ✗ Shampoo and conditioner
- ✗ Skin care
- ✗ Spa salts
- ✗ Sun-tanning products
- ✗ Toothbrushes



### For more information

- ✓ Review your HRA benefit documents.
- ✓ The IRS publishes information on HRAs and eligible expenses. Visit [irs.gov](https://www.irs.gov).
- ✓ Most major grocery, department, retail and drug stores can identify at the cash register what supplies are eligible for reimbursement.

## Important note



Insulin does not require a prescription for reimbursement.

## What does that mean?

Do you find health care and insurance terms confusing? Go to [justplainclear.com](https://www.justplainclear.com) for easy-to-understand definitions (English and Spanish).

A health reimbursement account is not insurance.

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