

# HRA Eligible Expenses



You may use your Health Reimbursement Arrangement (HRA) to cover medical expenses for you, your spouse, or dependents that are not reimbursed by your health plan. These out-of-pocket expenses may include copays, coinsurance, deductibles, and eligible medical costs not covered by your plan. To be considered a medical expense, the item or service must primarily prevent or alleviate a physical or mental illness.

- Acupuncture
- Alcoholism treatment
- Ambulance
- Annual physical exam
- Artificial teeth or limbs
- Bandages
- Body scan
- Breast pumps
- Breast reconstruction surgery following mastectomy
- Cancer screenings
- Car modifications or special equipment installed for a person with a disability
- Chiropractor
- COBRA premiums
- Contact lenses
- Contraceptives
- Crutches
- Dental services and procedures (not including teeth whitening)
- Diagnostic items and services (for example, blood pressure monitoring devices and blood-sugar test kits and test strips)
- Disabled dependent care expenses (medical care of the disabled dependent)
- Drug addiction treatment
- Eye exam
- Eye glasses/contact lenses
- Eye surgery
- Fertility enhancement (for example, in vitro fertilization or surgery)
- Flu shots
- Guide dog or other service animal
- Hearing aids
- Hospital services
- Insulin
- Insurance premiums for health insurance and qualified long-term care insurance (restrictions apply)
- Laboratory fees
- Lactation expenses
- Medical monitoring and testing devices
- Medications
- Menstrual care products
- Nursing services
- Operations
- Optometrist
- Orthodontia
- Over-the-counter medicine and drugs
- Oxygen
- Physical exam
- Pregnancy test kit
- Preventive care screenings
- Prosthesis
- Psychiatric care
- Psychologist
- Psychoanalysis
- Speech therapy
- Sterilization
- Surgery
- Telemedicine (medical practitioner's fee)
- Telephone/television for hearing-impaired individuals
- Transplants
- Transportation for medical care
- Vaccines
- Vision correction surgery
- Weight-loss program if it is a treatment for a specific disease
- Wheelchair
- X-rays

*Disclaimer: These products and services are examples of medical care expenses. A determination of whether an expense is for "medical care" is based on all the relevant facts and circumstances. This list is not all-inclusive; additional expenses may qualify, and the items listed are subject to change in accordance with guidance from the Internal Revenue Service. Also note that employers can design their HRA differently. Some may reimburse all permitted medical care expenses, or it may cover a narrower list.*

Source: Zywave, Inc