



Use an HRA to pay for eligible expenses like these

These are not complete lists. The Internal Revenue Service (IRS) decides which expenses can be paid for, or reimbursed by a health reimbursement account (HRA). The IRS can modify the list at any time. Your employer funds the HRA and can choose to limit coverage on certain eligible expenses, so it is important that you review your benefit plan documents.

- ✓ 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

Because of the health care reform law passed in 2010, 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

Over-the-counter supplies

Many OTC medical supplies may be eligible for reimbursement from an HSA, 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

VISIT irs.gov. The IRS publishes information on HRA and qualified expenses.

These expenses aren't eligible

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

- ✓ The IRS publishes information on HRAs and qualified expenses. Visit 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 FSA reimbursement.

What does that mean?

Eligible expense: A medical, dental or vision expense your employer's plan says can be paid for or reimbursed.

Health reimbursement account* (HRA): An account that is owned and funded entirely by the employer to help pay for your eligible health care expenses, including your plan deductible.

* May also be called a health reimbursement arrangement.