

Health Reimbursable Accounts: What's Eligible?

The IRS defines eligible health care expenses as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental condition or illness. This list is *not meant to be all-inclusive*.

Eligible Expenses

DENTAL SERVICES

Dental X-Rays
Dentures
Exams/Teeth Cleaning
Extractions
Fillings
Gum Treatment
Oral Surgery
Orthodontia/Braces

MEDICAL TREATMENTS/PROCEDURES

Acupuncture
Alcoholism and Drug Addiction (inpatient treatment)
Hearing Exams
Hospital Services
Infertility
In Vitro Fertilization
Norplant Insertion or Removal
Physical Examination (not employment-related)
Physical Therapy
Reconstructive Surgery (if medically necessary due to a congenital defect or accident)
Speech Therapy
Sterilization
Transplants (including organ donor)
Vaccinations/Immunizations
Vasectomy and Vasectomy Reversal
Weight Loss Programs (as prescribed by your doctor)
Well Baby Care

OBSTETRIC SERVICES

Lamaze Class (child rearing classes excluded)
Midwife Expenses
OB/GYN Exams
OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
Pre and Postnatal Treatments

LAB EXAMS/TESTS

Blood Tests
X-Rays
Cardiographs
Laboratory Fees
Metabolism Tests
Urine/Stool Analysis

VISION SERVICES

Eye Examinations
Eyeglasses
Contact Lenses
Laser Eye Surgeries
Artificial Eyes
Prescription Sunglasses

Radial Keratotomy/LASIK

MEDICATION

Insulin
Prescribed Birth Control and Vitamins
Prescription Drugs

PRACTITIONERS

Allergist
Chiropractor
Christian Science
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist
Psychologist

MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal/Back Supports
Ambulance Services
Arches/Orthopedic Shoes
Contraceptive, prescribed
Counseling
Crutches
Hearing Devices and Batteries
Hospital Bed
Learning Disability (special school/teacher)
Massage Therapy (Letter of medical necessity required)
Medic Alert Bracelet or Necklace
Oxygen Equipment
Prescribed Medical and Exercise Equipment
Prosthesis
Splints/Casts or Support Hose (if medically necessary)
Syringes
Transportation Expenses (essential to medical care)
Tuition Fee at Special School for Disabled Child
Weight Loss Drugs (to treat specific disease)
Wheelchair
Wigs (hair loss due to disease)

Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under HRA's and HSAs. This list is not meant to be all-inclusive.

Contact Lens or Eyeglass Insurance
Cosmetic Surgery/Procedures
Dancing/Exercise/Fitness Programs
Electrolysis
Personal Trainers or Exercise Equipment
Hair Loss Medication
Hair Transplant
Health Club Dues
Marriage Counseling
Maternity Clothes
Vitamins or Nutritional Supplements
Swimming Lessons
Teeth Whitening/Bleaching
Over the Counter Medications (see reverse)

Please note that this is not a complete list, but is intended to provide Plan participants with examples of services that may be eligible.

To be reimbursed for these expenses, a completed claim form or online claim must be submitted to UAS along with the following:

- A detailed receipt identifying the provider's name / address, name of recipient, original date of service, description of service, and service charges. (You may not claim any portion due / paid by your insurance.)

Section 213d governs the eligible expenses for HAS and HRA plans. Publications 502 and 503 are written to help taxpayers determine what qualified expenses can be deducted on their income tax returns. They should not be used as the sole determinant for what is reimbursable under these plans.



Over-The-Counter (OTC) Items COVID ACCEPTANCE

Eligible OTC Medical Supplies: Itemized receipt required

Adult incontinence products (e.g. Depends)
Birth control products (e.g. prophylactics)
Contact lens solutions
Denture adhesives
Disposable face masks
Ear supplies (e.g. ear plugs)
Feminine hygiene products
First aid supplies (e.g. band-aids)
Hand sanitizer
Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)
Hearing aid batteries
Heat wraps (e.g. ThermaCare)
Heating pads, hot water bottles
Insulin & diabetic supplies (latex gloves)
Medicine dropper/spoon
Motion sickness devices
Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)

Please note that this is not a complete list, but is intended to provide Plan participants with examples of OTC items that may be eligible.

OTC Drugs and Medicines: Itemized receipt required

Acne medications
Allergy & sinus medications (Benadryl, Claritin, Sudafed)
Anti-fungal medications (Lotramin AF)
Anti-itch medications (Caladryl, Cortizone)
Cold sore medications
Cough, cold & flu medications
Decongestants
Diaper rash ointments
Gastrointestinal aids (antacids, anti-diarrhea medicines, laxatives – non-fiber, nausea medications)
Lactose intolerance pills
Nasal sprays for congestion (e.g. Afrin)
Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
Pre-natal vitamins
Sleeping aids
Suppositories
Toothache relievers (e.g. Orajel)
Topical ointments for gingivitis
Wart remover medications
Yeast infection creams (e.g. Monistat)

Dual-Purpose Items: Itemized receipt and Letter of Medical Necessity from doctor required.

Calcium supplements	Hormone Therapy
Fiber supplements	Joint Supplements
Foot insoles	Nasal Strips / Snore Relief
Herbal medicines, Vitamins, Minerals, Supplements	Vaporizers / Humidifiers
Homeopathic remedies	

Ineligible OTC Items: Do not submit for reimbursement

Baby diapers
Cosmetics
Deodorants
Face creams
Hair removal products
Insect repellants
Lip balms (e.g. Chapstick, Blistex)
Lotions/moisteners
Mouthwashes
Shampoos
Soaps
Sport energy liquids, bars, etc.
Stay awake aids (e.g. No Doz)
Suntan lotions
Teeth whitening products
Toiletries
Toothpaste
Tooth brush
Wrinkle reducers

Please note that this is not a complete list, but is intended to provide Plan participants with examples of OTC items that may be eligible.

To be reimbursed for these expenses, a completed claim form must be submitted to UAS along with one of the following:

- A customer receipt identifying the name of the person for whom the prescription applies, the date and amount of the purchase, and an Rx number; or
- A customer receipt that reflects the date and the amount of the purchase, along with a copy of the prescription.

