



Health Reimbursement Arrangement

A Partial Listing of 213(d) Eligible Medical Expenses

Qualified HRA expenses and premiums are outlined in Internal Revenue Code Section 213(d). To help you, we have created a partial listing of the IRS Section 213(d) expenses inquired about most frequently. For a full listing of eligible expenses, go to www.irs.gov/pub/irs-pdf/p502.pdf.

Most Common Expenses

- Over-the-Counter Drugs, such as pain relievers, sleep aids, digestive aids, and cold medicines
- Office Visit Copays
- Physician Service Copays
- Prescription Copays
- Insurance Plan Deductibles
- Insurance Plan Co-Insurance
- Menstrual Care Products

Other Services & Fees

- Anesthetist
- Chiropractor
- Christian Science
- Dentist
- Exam, physical
- Eye Exam
- Fertility Treatments
- Gynecologist
- Healing Services
- Hospital
- Laboratory
- Osteopath
- Physician
- Physiotherapist
- Psychiatrist
- Sex Therapist
- Specialists
- Surgeons

Military Retiree Coverage (TRICARE formerly known as CHAMPUS)

- Copays
- Deductibles
- Office Visits
- Vision
- EXTRA Premiums
- Medicare Part B Premiums
- PRIME (HMO) Premiums
- PRIME Supplement Premiums
- Retiree Dental Premiums
- Standard Premiums

Misc. Expenses

- Adoption (medical expenses incurred before adoption is finalized)
- Air conditioning and air filters used for alleviating illness
- Alcoholism and Drug Treatment Center Costs
- Ambulance Hire
- Artificial Limbs and Teeth
- Automobile Modifications (hand controls, special equipment, mechanical lifts)
- Birth Control Pills
- Braille Books &

- Magazines
- Breast Pumps
- Childbirth Classes (birth preparation, not child rearing)
- Contact Lenses
- Dental Treatments
- Eye Exam
- Eyeglasses
- Fertility Treatments
- Food & Beverages for specific diseases
- Genetic Testing (to determine possible defects)
- Hearing Aids & Batteries
- Immunizations
- Infertility Treatment
- Laser Eye Surgery
- Lead-Based Paint Removal
- Learning Disability (school or educator for learning disabled children recommended by doctor)
- Lifetime Care at Medical Facility
- Lodging for Medical Care or Treatment (subject to \$50/day per person)
- Medical Supplies & Equipment
- Norplant Insertion or Removal
- Obstetrical Expense
- Operations
- Optometrist
- Oral Surgery
- Organ Transplants
- Orthodontia
- Physical Therapy
- Prescription Medicines
- Private Hospital Room
- Retirement Home Fees, costs allocable to medical care
- Seeing-Eye Dog
- Speech Training for Child with Dyslexia or other Learning Disability
- Sterilization
- Stop-Smoking Programs
- Student Health Fees
- Support for Corrective Devices
- Telephone for Deaf
- Therapy Treatments ***
- Transportation Expense Relative to Illness (subject to IRS limits)
- Vaccines
- Vasectomy
- Viagra
- Vitamins (subject to doctor's verification)
- Weight Loss Program (to treat an existing disease)
- Wheelchair
- X-Rays

*Subject to annual maximum limits

*** IRS Section 213(d) has indicated that therapy provided for the general improvement of mental health, relief of stress, or personal enjoyment, is not an eligible expense reimbursable from your HRA or Flexible Spending Account. Therapy used to treat a specific medical need remains eligible. Therefore, this type of expense will require a doctor's note, with a diagnosis, to state the medical need for eligibility to be determined.



Common Ineligible Expenses

A Partial Listing

The IRS does not allow the following to be reimbursed under your Health Reimbursement Arrangement as expenses to promote general health are not eligible. This is not an inclusive listing.

- Babysitting and Child Care
- Calcium Supplements
- Cancer, Indemnity, and Long-Term Disability Insurance
- Canceled Appointment Fees
- Contact Lens Insurance
- Cosmetic Surgery/Procedures
- Custom Fit-overs (clip-ons)
- Dancing Lessons
- Diaper Service
- Discounted Fees/Write-offs
- Electrolysis
- Exercise Equipment*
- Eyeglass Insurance
- Fitness Programs*
- Hair Loss Medication
- Hair Transplant
- Health Club Dues
- Treatment Program (at a Health Club)*
- Herbs & Herbal Medicines
- Homeopathic Drugs
- Illegal Operation or Treatment
- Insurance Premium Interest Charge
- Lamaze Class***
- Marriage Counseling
- Massage Therapy**
- Maternity Clothes
- Personal Trainer
- Prescription Drug Discount
- Pre-Tax Insurance Premiums
- Retin-A*
- Rogaine*
- Special Foods*
- (cost difference of common product)
- Student Health Fee
- Swimming Lessons
- Tattoo Removal
- Teeth Whitening/Bleaching
- Toiletries, Toothpaste, etc.
- Varicose Vein Treatment*
- Veneers
- Vision Discount Program Premiums
- Vitamins*
- Weight Loss Programs and/or Drugs*

*Eligible only with Doctor's certification identifying the medical condition and length of treatment program.

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***Eligible expenses are limited to the mother's instruction related to birth.

Please be aware that the Internal Revenue Service looks to the reasonableness of the cost of the treatment.

Questions?

If you have questions on eligible medical expenses, please call us at (855) 329-0095 or email us at healthaccountservices@myMidAmerica.com.

