

HRA eligible expenses

Your health plan includes a health reimbursement account (HRA). As long as you have money in your HRA, you can use it to help pay for qualified out-of-pocket medical expenses.

Medical services and treatments*

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses
- 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 (OTC) 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
- Weight-loss program, if it's a treatment for a specific disease diagnosed by a physician

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

Examples of OTC medicines and drugs that may be covered if a valid prescription is provided 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

* See HRA plan document for coverage details.
continued

OTC supplies*

Examples of OTC supplies that may be eligible for reimbursement include:

- Bandages, adhesive or elastic
- Braces and supports
- Catheters
- Condoms
- Contact lens solution and supplies
- Crutches
- Denture adhesives
- Diagnostic tests and monitors (such as blood glucose monitors)
- Elastic bandages and wraps
- First-aid supplies
- Insulin (**Note** – Insulin does not require a prescription for reimbursement)
- Ostomy products
- Pregnancy tests
- Reading glasses
- Walkers, wheelchairs and canes

Common services and expenses not eligible for HRA reimbursement*

Common services and expenses not eligible for HRA reimbursement include:

- 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

* See HRA plan document for coverage details.

Learn more

For a complete list of eligible expenses, see your benefit plan documents or visit [irs.gov](https://www.irs.gov)



These are not complete lists. See your benefit plan documents or visit [irs.gov](https://www.irs.gov) to view all eligible expenses for your HRA.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. A health reimbursement account is not insurance. HRAs are administered by OptumHealth Financial Services and are subject to eligibility and restrictions.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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