

## Medical Care Expenses

You can use your health reimbursement arrangement (HRA) to pay or reimburse hundreds of eligible medical, dental, or vision expenses and premiums. Your HRA covers you, your spouse, and dependents. IRS-qualified “medical care” expenses and premiums are outlined in Section 213(d) of the Internal Revenue Code. Examples include, but are not limited to, those listed below.

When you’re ready to file a claim, log in at [healthinvesthra.com](http://healthinvesthra.com) and click **Claims**, or use our handy mobile app, **HRAgo**®. We’ll process your claim in about five to seven business days.

With our free **Benefits Card**, you don’t have to file claims and wait to get reimbursed. Just swipe your card and save the explanation of benefits (EOB) or detailed invoice from your provider. We’ll let you know when we need a copy.

### General Expenses

Acupuncture	Gynecology/Obstetrics	Physicals (annual, DOL)
Alcoholism and drug treatment center costs	Hearing aids and batteries	Prescription medicines
Birth control (male and female)	Immunizations	Preventive care
Blood pressure monitor	Lactation aids, consultation	Psychiatric
Chiropractic	Laser eye surgery	Retirement home (medical care costs)
Christian Science office visits	Massages*	Stem cell therapy
Contact lenses	Medical supplies and equipment	Stop smoking programs
Copays	Naturopathic office visits	Transportation
Coinsurance	Organ transplants	Vaccines
Deductibles	Orthodontia	Vasectomy
Dental	Orthotics	Vision (exams, glasses, prescription sunglasses)
Flu shots	Osteopathy	Wheelchair
Fertility treatments	Physical therapy	

\*Letter of medical necessity required.

### Premiums

IRS-qualified premiums deducted from your paycheck after taxes are eligible, unless your employer offers a pre-tax option. Premiums deducted from your spouse’s paycheck after taxes may be eligible.

Medical*	Qualified long-term care	Medicare Supplement
Dental	Medicare Part B	
Vision	Medicare Part D	

\*Includes marketplace exchange premiums that are not or will not be subsidized by the Premium Tax Credit.

## Over-the-counter (OTC)

### Medicines and Drugs\*

Acne medications	Pain relievers
Allergy and sinus medicines	Sinus medications
Antacids	Sleep aids
Aspirin	Stomach remedies
Cold medicines	Supplements**
Cough syrup	
Eye drops	
First aid creams/liquids	
Nasal sprays or drops	
Nicotine gum/patches	

### Miscellaneous Items

(no prescription required)

Bandages
Birth control products and devices
Contact lens solution
Crutches
Insulin
Diagnostic devices (blood sugar kits)
Menstrual products (starting 01/01/2020)

\*Prescription or letter of medical necessity required if purchased before January 1, 2020. This requirement does not apply to purchases made on or after January 1, 2020. \*\*Supplements require a prescription or letter of medical necessity.

Certain restrictions may apply. Read our **HealthInvest HRA Summary Plan Description** for details. To get a copy, log in online and click Resources. Expenses solely for cosmetic reasons are not qualified medical care expenses. Expenses for items or services intended to maintain good health and not treat a diagnosed medical condition are usually not eligible. Certain "dual-purpose" expenses, such as massages, may require a letter of medical necessity from your licensed healthcare provider. If you're covered by a healthcare flexible spending account (FSA), it must be used up before submitting claims to your HRA.

## Medicare

Copays	Hospice care	Medicare Supplement premiums
Coinsurance	Hospital stay	Outpatient hospital services
Deductibles	Medicare Part B premiums	Skilled nursing facility stay
Home health care	Medicare Part D premiums	

## Military Retirees

Copays	Medicare Part D Premiums	TRICARE premiums (medical and dental plans)
Deductibles	Miscellaneous medical, dental, and vision expenses	
Medicare Part B Premiums		

## Ineligible Expenses

Aromatherapy	Hair regrowth supplies and services	Protein drinks
Cosmetic products and procedures	Hair transplants	Shampoo (including medicated)
Counseling (marriage, general wellbeing)	Health sharing premiums	Tips
Facelifts	Late fees	Tooth brushes (including electronic)
Food	Marijuana, marijuana-derived CBD products	Vitamins (most cases)
Gym memberships*	Massages*	Warranties, protection plans

\*May be reimbursed with a letter of medical necessity.

### MORE INFO?

[healthinvesthira.com](http://healthinvesthira.com)

### QUESTIONS?

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