

Health Reimbursement Arrangement

Partial Listing of 213(d) Eligible Medical Expenses

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

Premiums

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Health Maintenance Organization (HMOs)
- Long Term Care Insurance* (Tax Qualified)
- Medicare Part B
- Medicare Supplement

Most Common Expenses

- Over-the-Counter Drugs**
- Office Visit Copays
- Physician Service Copays
- Prescription Copays
- Insurance Plan Deductibles
- Insurance Plan Co-Insurance

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
- 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

** Pursuant to PPACA Section 9003, effective January 1, 2011, over-the-counter drugs will no longer be considered eligible expenses without a doctor's prescription.

*** 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 FSA 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.

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Common Ineligible Expenses

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

*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.

