



A UnitedHealthcare Company



Know your eligible & ineligible expenses

Excepted Benefit HRAs can reimburse Internal Revenue Service Code Section 213(d) medical care expenses and premiums for COBRA, short-term, limited duration insurance, and individual coverage that consists solely of excepted benefits, such as dental or vision. Premiums for traditional group or individual health care coverage, or Medicare, are not covered.

Final determination of coverage is made at the time a claim is received and processed. If a conflict exists between the information provided to you and the terms of the plan, the terms of the plan will control.

Eligible expenses

This list is not meant to be all inclusive.

Dental services/procedures	Medical treatments/procedures	Medical equipment supplies and services	Obstetric services
Dental services	Acupuncture	Abdominal/back supports	Lamaze class
Dental X-rays	Alcoholism <i>(inpatient treatment)</i>	Ambulance services	Midwife expenses
Dentures	Body scans	Arches/orthopedic shoes	OB/GYN exams
Exams/teeth cleaning	Brest reconstruction surgery following mastectomy	Contraceptive, prescribed	OB/GYN prepaid maternity fees <i>(reimbursable after date of birth)</i>
Extractions	Cancer Screening	Crutches	Prenatal and postnatal Treatments
Fillings	Drug addiction	Guide dog <i>(for visually/hearing impaired)</i>	Practitioners
Gum treatment	Hearing exams	Hearing devices and batteries	Allergist
Oral surgery	Hospital services	Mastectomy related bra	Chiropractor
Orthodontia/braces	Infertility	Medic alert bracelet or necklace	Christian Science
Lab exams/tests as part of medical care	In vitro fertilization	Oxygen equipment	Dermatologist
Blood tests	Mastectomy	Prescribed medical and exercise equipment	Homeopath
X-rays	Norplant insertion or removal	Prosthesis	Naturopath
Cardiographs	Organ Transplants <i>(including organ donor)</i>	Splints/casts or support hose <i>(if medically necessary)</i>	Osteopath
Laboratory fees	Physical exam <i>(not employment related)</i>	Syringes	Physician
Metabolism tests	Physical therapy	Transportation expenses <i>(mileage and parking)</i>	Psychiatrist
Spinal fluid tests	Reconstructive surgery <i>(if medically necessary due to congenital defect or accident)</i>	Weight loss drugs <i>(to treat specific disease)</i>	Premiums
Urine/stool analyses	Speech therapy	Wheelchair	Dental insurance
Vision services	Sterilization	Medication	Vision insurance
Eye examinations	Vaccinations/immunizations	Insulin	COBRA
Eyeglasses	Vasectomy and vasectomy reversal	Prescribed birth control & vitamins	Short-term, limited-duration insurance
Contact lenses	Well baby care	Prescription drugs	
Laser eye surgeries			
Artificial eyes			
Prescription sunglasses			
Radial keratotomy/LASIK			

Over-the-counter eligible expenses

Eligible products include over-the-counter (OTC) products that are for medical care and primarily for a medical purpose. They include products, such as OTC medicines or drugs with or without a prescription that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions, or used for the prevention of disease.

Allergy and sinus medications	Digestive aids	Pads	Pain and fever reducers
Antihistamines	Antacids	Creams	Aspirin
Asthma flow meters and nebulizers	Laxatives	Anti-fungal medications	Acetaminophen
Asthma medicines/treatments/medicine delivery devices	Lactose intolerance medications	Hemorrhoid treatments and medications	Ibuprofen
Nasal spray and strips	Eyecare and vision	Homeopathic medicines	Menstrual cycle and migraine medications
Asthma medicines/treatments/medicine delivery devices	Contact lens solution	Incontinence supplies	Muscle and joint pain relief creams and balms
Baby care	Eye drops	Lice and scabies treatments	Heating pads
Breast pumps	Reading glasses	Menstrual products and pain relief	Personal Protective Equipment (PPE) for COVID-19
Breastfeeding class	Braille books and magazines	Tampons	Hand sanitizer
Diaper rash ointment and creams	First aid products	Pads	Anti-bacterial wipes
Thermometers	Antibiotics	Liners	Face Masks
Pediatric electrolyte solutions	Analgesics and ointments	Cups	Pregnancy products
Cough, cold and flu medications	Antiseptic sprays and washes	Sponges	Ovulation monitor
Syrups	Bug bites and anti-itch medications	Disposable or non-disposable underwear for menstruation, or other similar products	Pregnancy testing kits
Capsules	Bandages	Nausea and motion sickness medications	Prenatal vitamins
Rubs	Gauze pads and elastic bandages	Health monitors and medical equipment	Smoking cessation products
Drops	Rubbing alcohol	Blood pressure and heart rate monitors	Nicotine patches
Condoms and contraceptive devices	Wart removal products	Breathalyzer	Gum and lozenges
Diabetes care/accessories	Supports and braces	Crutches	Inhalers
Blood test strips	First aid kits	Medical bracelets	Toothache and teething pain relievers
Glucose tester	Wound care products	Cholesterol test and kits	
Glucose food	Tape and gloves		
Monitors and kits	Foot care		
	Cushions		

Potentially eligible services

Expenses that could be considered dual purpose (having both medical and personal benefits) may need a medical practitioner's note explaining the diagnosis and treatment action that is needed for this specific medical condition. This list is not meant to be all inclusive.

Acne preparations	Learning disability (<i>special school/teacher</i>)
Counseling	Weight loss programs (<i>as prescribed by your doctor</i>)
Hospital beds	Wigs (<i>hair loss due to disease</i>)
Infant formula	Weight loss drugs to treat a specific medical condition
Lead paint removal (<i>if not capital expense and incurred for a child poisoned</i>)	
Tuition fee at special school for disabled child	

Ineligible expenses

Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

Babysitting and childcare	Personal care items
Cosmetic surgery/procedures	Personal trainers or exercise equipment
Dancing/exercise fitness programs	Vitamins or nutritional supplements
Diaper service	Swimming lessons
Electrolysis	Teeth whitening/bleaching
Hair loss medication	Traditional group or individual health care premiums
Hair transplant	
Marriage counseling	
Maternity clothes	