

# How to use your health reimbursement account

Here are examples of medical services, treatments and over-the-counter (OTC) medications you can purchase using your health reimbursement account (HRA). Not all HRA plans will cover OTC, vision, dental or pharmacy expenses. Please check your plan documents for eligible 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
- Eyeglasses and vision exams
- Fertility treatment
- Hearing aids and batteries
- Hospital services
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- OTC medications if covered by your plan. Not all HRA plans cover OTC medications (see more information below).
- Physical therapy
- Prescriptions
- 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

## OTC medications

- 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
- Sleep aids

## OTC supplies that may be eligible for HRA reimbursement

- Bandages, adhesive and 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
- Menstrual products
- Ostomy products
- Personal protective equipment (PPE)—personal protective equipment, such as masks, hand sanitizer and sanitizing wipes, for the primary purpose of preventing the spread of the Coronavirus Disease 2019 (COVID-19 PPE)
- Pregnancy tests
- Reading glasses
- Walkers, wheelchairs and canes

## Common services and expenses not eligible for HRA reimbursement

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancements
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Hair regrowth
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun-tanning products
- Toothbrushes

### Note

Not all HRAs will cover OTC expenses. Please check plan documents for eligible expenses.

**Learn more**

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



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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.

B2C EI21645003.1 1/22 © 2022 United HealthCare Services, Inc. All Rights Reserved. 22-1308268