



Excellence in Benefit Management Solutions

The following is a list of expenses that potentially qualify under a Section 105-Health Reimbursement Arrangement (HRA) 213(d)

- Abdominal, arch and back supports
- Acupuncture
- Alcoholism treatment
- Ambulance expenses
- Artificial limbs
- Birth control pills and other contraceptive devices
- Blood tests and transfusions
- Braces/orthodontia expenses
- Braille books & magazines
- Breast pump rental
- Breast Reconstruction Surgery (following mastectomy for cancer)
- Cardiographs
- Chiropractor fees
- Christian Science Practitioner
- Co-insurance expenses
- Contact lenses, contact lens solutions and enzyme cleaners
- Co-pays (for office visits, prescription drugs, urgent care, etc.)
- Crutches
- Deductible expenses under a medical plan
- Dental Fees such as X-rays, cleanings, exams, crowns
- Dentures
- Diagnostic fees
- Diabetic supplies and insulin treatments
- Drug addiction treatments (medical expenses for inpatient treatment)
- Elastic hosiery (with letter of medical necessity)
- Eyeglasses & Eye Surgeries
- Fees paid to health institute prescribed by doctor
- Gum treatment
- Gynecologist services
- Hearing aids and batteries
- Hospital services
- Hydrotherapy (medically necessary)
- Inclinators
- Lab tests and fees
- Legal fees (required to authorize health treatment)
- Lodging (away from home for outpatient care)
- Mammograms
- Menstrual products (pads & tampons)
- Metabolism tests
- Neurologist fees
- Nursing home and services (including board and meals)
- Obstetrician services
- Operating room costs
- Ophthalmologist services
- Optician services
- Optometrist fees
- Oral surgery
- Organ transplant (including donor's expenses)
- Orthopedist fees and orthopedic shoes
- Osteopath fees
- Over the Counter Medicines
- Oxygen and oxygen equipment
- Pediatrician services
- Physician services
- Physiotherapist services
- Podiatrist services
- Postnatal treatments
- Practical nurse for medical services
- Premiums for group medical plans (paid with post-tax dollars)
- Premiums for group dental plans (paid with post-tax dollars)
- Premiums for group vision plans (paid with post-tax dollars)
- Premiums for voluntary federal Medicare insurance
- Prenatal care
- Prescription medicines
- Prosthesis
- Psychiatrist fees

Psychoanalyst, Psychologist, Psychotherapy services
Radium therapy
Reclining chair (with letter of medical necessity)
Sickroom supplies
Smoking cessation products
Special auto equipment for the handicapped
Spinal fluid tests
Splints
Sterilization

Surgeon and surgery fees
Telephone/TV for hearing impaired
Therapy equipment
Transplants
Transportation expenses (relative to health care)
Tuition for child with learning disability
Ultra-violet ray treatment
Vaccines
Vasectomy services
Wheelchairs
X-rays

Special Circumstance Expenses:

Capital Expenses (for special equipment installed in a home, or for improvements, if for medical purposes)
Exercise equipment (by prescription)
Fluoridation unit
Lead paint removal
Long term care insurance premiums (limits apply)

Massage therapy (with approved letter of medical necessity from physician)
Registered nurses fees
Special school or home costs (for the physically and mentally impaired)
Weight loss program fees (with approved letter of medical necessity from physician)

Examples of Non-Qualifying Medical Expenses:

Advance payment for services rendered in the next year
Athletic club memberships
Cosmetic surgery
Diaper service
Funeral, cremation or burial expenses
Hygiene products

Marriage Counseling
Maternity clothes
Swimming pool
Tooth paste
Vitamins and dietary supplements for general health

Note: Expenses cannot be reimbursed or paid for by any other source that includes but is not limited to: Insurance Contracts, other Health Reimbursement Arrangements, Flexible Spending Accounts, Health Savings Accounts, Employers and Governmental Agencies. This list is a guide of Section 213d qualified expenses and is not all inclusive. Participating in an HRA may prohibit you from contributing to or receiving contributions from a Health Savings Account (HSA). Participating in an HRA may prohibit you from qualifying for subsidies under the Federal Exchange (Marketplace). If further verification is needed regarding whether an expense qualifies, please contact our office at (800) 234-1229. Consult your tax advisor for maximum benefit. It is understood Diversified Benefit Services, Inc. is not engaged in the practice of law or giving tax advice.