



Funded HRA: Qualified Expenses

Requesting Reimbursements

Participants may request reimbursements by submitting a reimbursement request form online at www.voya.com/HRA. Please upload verification; the IRS requires proof that your submitted expense is a qualified expense. Please note: pretax premiums are not eligible for reimbursement; however, post-tax premiums are eligible for reimbursement under the Retiree Funded HRA.

IRS Definition of Qualified Expenses and Premiums

As of January 1, 2017, premiums are no longer an eligible expense if you are in an Integrated Plan. Post-tax premiums are only eligible if you are in a Retiree Funded HRA; pretax premiums are not eligible for reimbursement. Internal Revenue Code Section 213(d) defines qualified expenses in part as “medical care” amounts paid “for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body...” To be eligible, these expenses must be to alleviate or prevent a physical defect or illness. Expenses solely for cosmetic reasons generally are not considered medical care expenses. Examples include facelifts, hair transplants, and hair removal (electrolysis). Expenses that are merely beneficial to your general health (e.g., vitamins) are not expenses for medical care. One fact or circumstance that often, but not always, indicates that medical care involves the treatment or prevention of disease is whether a physician prescribes the care.

“Dual-purpose Items” may have a medical purpose and a personal/cosmetic or general health purpose. In this case, submit a Letter of Medical Necessity from a licensed medical provider stating the beneficiary purchased the item for a specific medical condition. “Excluded Items” are those used primarily for general health and well-being.

The following contains a list of eligible expenses. It is not a complete list, but contains many common qualified expenses and premiums. The IRS can provide a more comprehensive list.

INSURANCE PREMIUMS	MOST COMMON EXPENSES	MILITARY RETIREES (TRICARE)
COBRA premiums Retiree Medical Retiree Dental Retiree Vision Long-term care (tax-qualified, subject to IRS limits) Medicare Part B Medicare Part D Medicare supplement plans Medicare Advantage plans Post-tax premiums PRIME (HMO) PRIME supplement TRICARE	Co-pays Coinsurance Deductibles	Co-pays Coinsurance Deductibles Dental Vision

QUALIFIED EXPENSES	QUALIFIED EXPENSES (continued)	COVERED SERVICES and FEES
Acupuncture	Medical supplies and equipment	Anesthetist
Adoption medical expenses	Norplant insertion or removal	Chiropractor
Alcoholism and drug treatment center costs	Obstetrical expense	Christian Science
Ambulance	Operations	Co-pays
Band-aids and bandages	Organ transplants	Coinsurance
Birth control pills	Orthodontia	Deductibles
Birthing classes (if related to childbirth)	Physical therapy	Dentist
Blood sugar – glucose testing kits	Prenatal vitamins taken during pregnancy	Eye exams
Carpel tunnel wrist supports	Prescription medicines	Gynecologist
Circumcision	Skilled nursing care	Hospital
Condoms	Speech therapy	Laboratory
Contact lenses, solutions, etc.	Stop smoking programs	Naturopath
Dentures and denture adhesives	Sunscreen (15 SPF or higher)	Nursing
Eye glasses	Support braces	Obstetrician
Fertility treatments	Telephone for deaf (TTY)	Oral surgery
First aid kits	Therapy treatments (related to medical care)	Ophthalmologist
Hearing aids & batteries	Thermometers	Optometrist
Immunizations	Transportation (subject to IRS limits)	Orthodontist
Incontinence supplies (i.e. diapers for adults)	Vaccines	Osteopath
Laser eye surgery	Vasectomy	Physician
Learning disability (special school or specially trained educator, recommended by doctor)	Viagra	Physiotherapist
Lodging (for medical care or treatment)	Walkers, canes, crutches and wheelchairs	Psychiatrist
	X-rays	Psychologist

DUAL PURPOSE ITEMS (Letter of Medical Necessity required)	EXCLUDED ITEMS	OTC MEDICINES and DRUGS (Require a prescription)
Acne medications Air conditioning and air filters used for alleviating illness Counseling Diapers (adult incontinence) Dietary supplements or herbal medicines Doula Exercise equipment Fiber supplements Fluoridation treatment Gambling treatment Genetic testing Glucosamine/Chondroitin for arthritis Health club memberships (limited) Herbal treatments or supplements Holistic or natural healers Home improvements Hypnosis Lactation consult Massage therapy Orthopedic shoes & inserts Prescription drugs that also have a cosmetic purpose (i.e. Retin-A, Botox, Rogaine, Propecia) Special schools and education St. John's Wort Sunscreens Weight loss program (excludes food) Wigs	Birthing coach Birthing tubs Cosmetic surgery and procedures Cosmetics, creams, hygiene products Dancing lessons Diapers or diaper service Diet foods Ear or body piercing Electrolysis or hair removal Feminine hygiene products (i.e. tampons) Funeral, cremation or burial expenses Hair transplants Household help Illegal operations and treatments Late fees Lip moisturizers (i.e. ChapStick®) Marijuana or other controlled substances Marriage counseling Medicated shampoos Missed appointment fees Non-prescription eyeglasses Student health fees Sunglasses, or safety glasses Special foods/beverages Soaps Tanning salons and lotions Teeth whitening Toothpaste or tooth brushes Veneers Vitamins	Allergy medicines Antacids Anti-diarrhea medicines Antihistamines Aspirin Bug bite medication Calamine lotion Cold medicines Cough drops Diaper rash ointments Eye products (i.e. Visine®) Hemorrhoid creams Menstrual pain & cramp relief Motion sickness pills Muscle or joint ache pain relievers (i.e. BENGAY®) Nicotine gum/patches Pain relievers Sinus medications Sleeping aids Sunburn ointments Suppositories Wart removal treatments

Check the status of your reimbursement request online at www.voya.com/HRA.