HRA Eligible and Ineligible Expense Guide

Updated April 2025

This list is a general guide based on IRS Publication 502 and plan-specific rules. These expenses are reimbursable if they are not covered by a health care plan. Some items require a prescription or letter of medical necessity. Whenever unsure, contact the Fund Office for more information on eligible expenses before incurring large or uncertain expenses.

✅ Generally Eligible Expenses

✔ Medical Services:
- Doctor visits
- Specialist visits (e.g., dermatology, cardiology)
- Telehealth services
- Chiropractic care
- Physical therapy
- Laboratory fees
- X-rays and MRIs
- Urgent care visits
- Hospital services

✔ Healthcare Premiums & Co-Payments
- Medical co-payments & annual deductibles
- Prescription drug co-payments
- Medicare Part "B" monthly premiums
- Long-term Care insurance premiums
- Premiums for COBRA payments
- Premiums for retiree and surviving spouse coverage through the Welfare Fund
- Premiums for coverage under an extension of benefit through the Welfare Fund

✔ Prescription & Over-the-Counter (OTC) Medications:
- Prescription medications
- Insulin and diabetic supplies
- Feminine hygiene products
- OTC medications (e.g., pain relievers, allergy meds)

✔ Mental Health & Wellness:
- Therapy and counseling
- Psychiatric care
- Substance use treatment programs
- Inpatient mental health services

✔ Reproductive & Family Planning:
- Birth control pills and devices
- Fertility treatments
- Prenatal vitamins
- Breast pumps and lactation supplies

✔ Medical Equipment and Supplies:
- Crutches, canes, wheelchairs
- CPAP machines and supplies
- Hearing aids and batteries
- Blood pressure monitors
- Thermometers
- Orthopedic supports/braces

✔ Dental & Vision Care:
- Routine dental cleanings and exams
- Fillings, crowns, root canals
- Dentures and bridges
- Vision exams
- Prescription eyeglasses and sunglasses
- Contact lenses and cleaning solutions
- LASIK and other corrective eye surgeries

👉 *Please continue reading for a listing of **Ineligible Items** and other **Important Notes**.*

❌ Ineligible Expenses

☒ **General Wellness or Cosmetic:**
- Gym memberships or fitness classes (unless medically necessary as determined by your provider)
- Cosmetic surgery and procedures (unless medically necessary as determined by your provider)
- Teeth whitening
- Non-prescription sunglasses
- Cosmetic dental procedures (e.g., veneers)

☒ **Everyday Personal Items:**
- Toiletries (shampoo, soap)
- Cosmetics or skincare without a prescription
- Deodorant
- Vitamins or Supplements (unless medically necessary as determined by your provider)
- Toothpaste and toothbrushes

☒ **Non-Medical Services:**
- Childcare or babysitting
- Housekeeping services
- Missed appointment fees
- Premiums paid on a pre-tax basis (e.g., payroll-deducted premiums through a cafeteria plan).
- Late payment fees
- Taxes or shipping fees

IMPORTANT NOTES:

➢ **Federal law** strictly limits the types of expenses that can be reimbursed from your HRA. These rules are set by the IRS and cannot be modified by the Trustees.

➢ Always keep itemized receipts and proof of medical necessity when required.

➢ **This list is not exhaustive.** For details on eligible expenses and IRS rules governing HRAs, see IRS Publication 969 (www.irs.gov/publications/p969) and IRS Publication 502 (www.irs.gov/publications/p502), which provide information on qualified medical expenses under IRC Section 213(d).

➢ While the Fund generally reimburses any expenses that are eligible for reimbursement under IRS rules, there may be certain expenses for which the Fund either does not permit reimbursement or caps the reimbursement amount. Please remember that just because a store or website advertises an item or service as eligible for HRA reimbursement does not necessarily mean that the expense is eligible for reimbursement under the Fund.

➢ For questions, contact the Fund Office HRA Department at 718-223-4313 option 3.

This list will be updated regularly to ensure you have access to the most up-to-date information. You can view this list anytime on the Funds' website or by scanning the QR code below.