



FUNDED HRA: QUALIFIED EXPENSES

Requesting Reimbursements

Participants may request reimbursements by submitting a reimbursement request form online at www.tasconline.com. 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, 2020, feminine care products are eligible expenses, and over-the-counter (OTC) medicines and drugs are reimbursable without a prescription or physician's note. Eligible OTC products include items that are for medical care and are primarily for a medical purpose and are compliant with federal tax rules under IRS Code Section 213(d).

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 cosmetic or general health purpose. A Letter of Medical Necessity (LOMN) from a licensed medical provider affirming the purchase was necessary due to a specific medical condition must be included. "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)
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Co-pays• Coinsurance• Deductibles	<ul style="list-style-type: none">• Co-pays• Coinsurance• Deductibles• Dental• Vision

QUALIFIED EXPENSES	OTC MEDICINES & PRODUCTS	COVERED SERVICES & FEES
<ul style="list-style-type: none"> • Acupuncture • Adoption medical expenses • Alcoholism/drug treatment • Ambulance • Birth control pills • Birthing classes (if related to childbirth) • Carpel tunnel wrist supports • Circumcision • Contact lenses, solutions, etc. • Dentures and denture adhesives • Eyeglasses • Fertility treatments • First aid kits • Hearing aids & batteries • Immunizations • Laser eye surgery • Learning disability (special school or specially trained educator, recommended by doctor) • Lodging (for medical care or treatment) • Medical supplies and equipment • Norplant insertion or removal • Obstetrical expense • Operations • Organ transplants • Orthodontia • Physical therapy • Prescription medicines • Skilled nursing care • Speech therapy • Stop smoking programs • Support braces • Telephone for deaf (TTY) • Therapy treatments (related to medical care) • Thermometers • Transportation • Vaccines • Vasectomy • Viagra • Walkers, canes, crutches and wheelchairs • X-rays 	<ul style="list-style-type: none"> • Allergy medicines • Antacids • Anti-diarrhea medicines • Antihistamines • Aspirin • Bandages & dressings • Blood sugar – glucose testing kits • Bug bite medication • Calamine lotion • Cold medicines • Condoms • Cough drops • Diaper rash ointments • Eye products (i.e. Visine®) • Feminine care products • Feminine hygiene products (i.e. tampons) • Hemorrhoid creams • Incontinence supplies (i.e. diapers for adults) • Menstrual pain & cramp relief • Motion sickness pills • Muscle or joint ache pain relievers (i.e. BENGAY®) • Nicotine gum/patches • Pain relievers • Prenatal vitamins taken during pregnancy • Sinus medications • Sleeping aids • Sunburn ointments • Sunscreen (SPF 15 or higher) • Suppositories • Wart removal treatments 	<ul style="list-style-type: none"> • Anesthetist • Chiropractor • Christian Science • Co-pays • Coinsurance • Deductibles • Dentist • Eye exams • Gynecologist • Hospital • Laboratory • Naturopath • Nursing • Obstetrician • Oral surgery • Ophthalmologist • Optometrist • Orthodontist • Osteopath • Physician • Physiotherapist • Psychiatrist • Psychologist

DUAL PURPOSE ITEMS (LOMN REQUIRED)	EXCLUDED ITEMS
<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 • 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 toothbrushes • Veneers • Vitamins

Check the status of your reimbursement request online at www.tasconline.com.