

# Health Reimbursement Arrangement and Retiree Health Reimbursement Arrangement Qualified Medical Expenses

This is a list of common expenses for Health Reimbursement Arrangement (HRAs) and Retiree Health Reimbursement Arrangement (RHRAs).

This is not an exhaustive list, and the products and services are subject to change by the IRS. For a complete list of qualified medical expenses, please refer to [IRS Publication 502, Medical and Dental Expenses](#).

## General Health

- Acupuncture
- Ambulance
- Blood sugar test kits for diabetics
- Chiropractor
- COVID-19 diagnostic testing and treatment
- Doctor's office visits and co-pays
- Durable Medical Equipment (wheelchairs, crutches, etc.)
- Insulin
- Laboratory fees
- Medications, both prescribed and over-the-counter
- Menstrual care products
- Nasal sprays or drops
- Personal protective equipment (PPE), such as masks and/or hand sanitizer
- Physical therapy
- Sunscreen (SPF 15+ and broad-spectrum)
- Vaccines

## Dental

- Artificial teeth
- Dental care
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces, and tooth removals)
- Fluoride treatments
- Occlusal guards to prevent teeth grinding
- Orthodontics

## Hearing

- Hearing aids and batteries

## Family planning/pregnancy

- Birth control treatment
- Breast pumps and lactation supplies
- Fertility enhancement (including in-vitro fertilization)
- Infertility treatment
- Midwife

## Psychological Support

- Psychiatric care
- Psychoanalysis
- Psychologist appointments

## Surgical

- Surgery, excluding cosmetic surgery

## Vision

- Contact lenses and solutions
- Eye drops
- Eyeglasses (Rx and reading)
- Guide dogs
- Laser eye surgery
- Vision exam
- Smart Frame (Rx only)

## Other

- Artificial limbs
- Inpatient treatment at a therapeutic center for alcoholism or drug addiction
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Speech therapy

## Insurance Premiums

- COBRA coverage
- Dental insurance premiums
- Health insurance premiums
- Long term care
- Medicaid
- Medicare A, B, and D
- Prescription Insurance Premiums
- Short Term Medical Insurance
- TRICARE
- Vision Insurance Premiums

Insurance premiums paid by an employer-sponsored health insurance plan can only be reimbursed if paid for post-tax.

## Services that may be eligible with a letter of medical necessity

This list is not exhaustive:

- Compression hosiery/socks, antiembolism socks or hose
- CPR classes for adults or children
- Improvements or special equipment added to a home or other capital expenditures for a physically handicapped person
- Massage treatment for a specific ailment or diagnosis
- Weight-loss program, only if it is a treatment for a specific disease diagnosed by a physician (such as obesity, hypertension, or heart disease)

## Ineligible expenses

Listed below are some services and expenses that are not eligible for reimbursement.

This list is not exhaustive:

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement
- Cosmetics and skin care
- Cotton swabs
- Dental floss
- Deodorants
- Hair regrowth supplies and/or services
- Health club membership dues
- Humidifiers
- Lotions
- Low-calorie food
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Spa salts

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