

HRA ELIGIBLE EXPENSES




Eligible Expenses





















You can use your account to pay for a variety of healthcare products and services for you, your spouse, and your dependents. Your employer determines which expenses are eligible for reimbursement based on a list of IRS-approved eligible expenses. You can view a comprehensive list of eligible expenses by logging into your WageWorks account.

Keep Your Receipts

A good rule of thumb is to keep receipts and other supporting documentation related to your expenses and reimbursement requests. The IRS may request itemized receipts to verify select expenses. Credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.



	Items that are eligible for reimbursement
 LETTER	Items that are eligible for reimbursement with a detailed receipt and a Letter of Medical Necessity, signed by your doctor
 RX	Items that are elig[ble for reimbursement with a prescription from your doctor, in addition to a detailed receipt












Expense	Eligible
Acne treatments (over-the-counter)	
Acne treatments (over-the-counter)	 RX
Acupuncture	
Adoption (medical expenses related to)	
Adoption fees	
Alcoholism treatment	
Allergy and sinus medicine and products (over-the-counter)	
Allergy medication	
Allergy products	 LETTER
Alternative dietary supplements (for treatment of a medical condition)	 LETTER
Alternative drugs, medicines and treatment products (for treatment of a medical condition)	 LETTER
Alternative healers (for treatment of a medical condition)	 LETTER
Ambulance and emergency health services	
Anesthesia (for noncosmetic purposes)	
Antacid (over-the-counter)	
Antibiotic ointment (over-the-counter)	
Aspirin or other pain reliever (over-the-counter)	
Asthma medicines or treatments (over-the-counter)	
Athletic brace support (ankle, elbow, wrist, knee etc. - for medical condition)	
Bandages and related items (over-the-counter)	
Birth control (over-the-counter)	











Expense	Eligible
Birth control (prescription or other)	✓
Blood pressure monitor	✓
Body scans	✓
Braille books and magazines (difference in cost only)	✓
Breast pump and supplies	✓
Breast Pumps & Accessories	✓
Breast reconstruction surgery (following mastectomy)	✓ LETTER
Breastfeeding classes	✓
Canker and cold sore treatments (over-the-counter)	✓
Car modifications (as required for a medical condition diagnosed by a licensed healthcare professional)	✓ LETTER
CBD Oil products	
Chest rubs (over-the-counter)	✓
Child or newborn care instruction	
Childbirth classes (charges for mother only)	✓
Chiropractic care	✓
Chiropractic office visit or treatment	✓
Cholesterol test kits and supplies	✓
Christian Science practitioners	✓
COBRA premiums (dental; paid with after-tax dollars only)	✓
COBRA premiums (medical; paid with after-tax dollars only)	✓
COBRA premiums (other; paid with after-tax dollars only)	✓

Expense	Eligible
COBRA premiums (prescription; paid with after-tax dollars only)	✓
COBRA premiums (vision; paid with after-tax dollars only)	✓
Co-insurance (dental)	✓
Co-insurance (medical)	✓
Co-insurance (prescription)	✓
Co-insurance (vision)	✓
Cold and flu medicine (over-the-counter)	✓
Cold and flu prevention (over-the-counter)	✓
Cold cream (over-the-counter)	
Compression or anti-embolism socks, stockings or hose	✓ LETTER
Concierge medical fees (billed for actual services received)	✓
Concierge medical fees (billed for future availability of services, with no services actually received)	
Condoms	✓
Contraceptives (prescription)	✓
Contraceptives drugs and medicine	✓
Copayment (dental)	✓
Copayment (medical)	✓
Copayment (prescription)	✓
Copayment (vision)	✓
Cord blood storage (for future treatment of a birth defect or known medical condition)	✓ LETTER
Cord blood storage (for unidentified future use)	

Expense	Eligible
Corn and callus remover (over-the-counter)	✓
Corneal keratotomy	✓
Cosmetic procedures or surgery	
Cosmetic procedures or surgery for birth defects, accidents, and/or disease	✓ LETTER
Cough drops and sore throat lozenges (over-the-counter)	✓
Cough syrup (over-the-counter)	✓
Counseling (for treatment of a medical condition)	✓
Counseling (marriage)	
COVID testing	✓
CPR classes (adult or child)	
Crutches, canes, walkers or like equipment (purchase or rental)	✓
Dancing lessons (for treatment of a medical condition)	✓
Deductible for dental plan	✓
Deductible for medical plan	✓
Deductible for prescription plan	✓
Deductible for vision plan	✓
Dental care (for non-cosmetic purposes, including sealants)	✓
Dental insurance/plan premiums (paid with after-tax dollars only)	
Dental products for general health	
Dental reconstruction (including implants)	✓
Dental veneers	✓

Expense	Eligible
Dental, oral, and teething pain products (over-the-counter)	
Dentures, bridges, etc.	
Dermatology treatments and products	
Diabetic monitors, test kits, strips and supplies	
Diagnostic services (dental or vision)	
Diagnostic services (other than dental or vision)	
Diaper rash ointments and creams (over-the-counter)	
Diapers and diaper services	
Dietary supplements (for treatment of a medical condition)	 LETTER
Doula or birthing coach	 LETTER
Drug addiction treatment	
Drugs (imported)	
Drugs (prescription)	
Dyslexia treatment	 LETTER
Ear drops and wax removal (over-the-counter)	
Electrolysis	
Exercise equipment or program (as treatment for a medical condition diagnosed by a licensed healthcare professional)	 LETTER
Eye drops and treatments (over-the-counter)	
Eye examinations	
Eye related equipment/materials	
Eye surgery or treatment to correct vision	

Expense	Eligible
Eyeglasses (over-the-counter)	
Eyeglasses (prescription)	
Face lifts	
Face masks (which include multiple layers of non-woven material and nose wire; examples include N95, KN95 and disposable face masks)	
Feminine hygiene care (Deodorants, General Cleansing Products, Feminine Spray)	
Fertility monitor (over-the-counter)	
Fertility treatment (for employee, spouse or dependent)	 LETTER
Fertility treatment (for non-dependent surrogate)	
First aid kits (over-the-counter)	
Fitness programs (as treatment for a medical condition diagnosed by a licensed healthcare professional)	 LETTER
Flu shots	
Funeral expenses	
Gastrointestinal medication (over-the-counter)	
Gloves	
Hair regrowth products as treatment for medical condition	 LETTER
Hair removal	
Hair transplant	
Hair treatments	 LETTER
Hand lotion (over-the-counter)	

Expense	Eligible
Hand Sanitizers and Hand Sanitizing Wipes (must be 60%+ alcohol base to qualify)	
Health club dues (as treatment for a medical condition diagnosed by a licensed healthcare professional)	 LETTER
Health insurance or plan premiums (without regard to state or federal unemployment benefits or your age)	
Health insurance or plan premiums while receiving unemployment benefits	
Health insurance/plan premiums (paid with after-tax dollars only)	
Health Savings Account (HSA) contributions	
Hearing aids and batteries	
Herbal or homeopathic medicines (over-the-counter)	 LETTER
Home improvements (as required for a medical condition diagnosed by a licensed healthcare professional)	 LETTER
Hospital (fixed indemnity, \$x per day) insurance premiums	
Hospital services and fees	
Household help	
Humidifier, air filter and supplies	 LETTER
Illegal surgeries or substances	
Immunizations	
Incontinence supplies	
Individual medical insurance/plan premiums (paid with after-tax dollars only)	
Individual prescription insurance/plan premiums (paid with after-tax dollars only)	















Expense	Eligible
Individual vision insurance/plan premiums (paid with after-tax dollars only)	
Infertility treatment (for employee, spouse or dependent)	✓
Insulin, testing materials and supplies	✓
Insurance or health insurance plan premiums (paid with after-tax dollars only)	✓
Insurance/plan premiums (paid with pre-tax dollars)	
Lab (medical)	✓
Laboratory fees	✓
Lactose intolerance medication (over-the-counter)	✓
Lamaze classes (charges for mother only)	✓
Laser eye surgery	✓
Lasik	✓
Late payment fees charged by healthcare provider	
Laxatives (over-the-counter)	✓
Learning disability treatments	✓ LETTER
Lice treatment (over-the-counter)	✓
Lodging (limited to \$50 per night for patient to receive medical care and \$50 per night for one caregiver)	✓ LETTER
Long-term care premiums (up to IRS tax-free limit, see IRS Publication 502)	✓
Long-term care services	
Long-term disability insurance premiums	
Marriage counseling	

Expense	Eligible
Masks (examples include gaiters, face shields, and masks with vents and valves)	
Massage therapy (for treatment of a medical condition)	✓ LETTER
Mastectomy-related special bras	✓
Maternity clothes	
Medical abortion	✓
Medical equipment (for treatment of medical condition) and repairs	✓
Medical literature, books, pamphlets or audio	✓ LETTER
Medical Marijuana	
Medical monitoring and testing devices	✓
Medical records charges	✓
Medical savings account (MSA) contributions	
Medical supplies (for treatment of a medical condition)	✓
Medicare alternative insurance/plan premiums (paid with after-tax dollars only)	✓
Medicare alternative insurance/plan premiums (vs. Part A & Part B, paid with after-tax dollars only)	✓
Medicare Part B insurance	✓
Medicare supplement policy premiums	
Medicines (over-the-counter)	✓
Medicines (prescription)	✓
Menstrual Care Products (tampons, pads, liner, cup, sponge, and disposable or non-disposable menstrual undergarments)	✓
Midwife	✓















Expense	Eligible
Mileage (for travel to/from anything other than eligible care)	
Mileage (for travel to/from eligible healthcare)	✓
Modified equipment (difference in cost only)	✓ LETTER
Monitors and test kits (over-the-counter)	✓
Motion sickness medication (over-the-counter)	✓
Nasal sprays and strips (over-the-counter)	✓
No show fees charged by healthcare provider	
Nonprescription drugs and medicines (for non-cosmetic purposes)	✓
Norplant insertion or removal	✓
Nursing services (wages and taxes)	✓
Nutritional supplements (for treatment of a medical condition)	✓ LETTER
OB/GYN fees	✓
Occlusal guards to prevent teeth grinding	✓
Office visits (chiro)	✓
Office visits (dental)	✓
Office visits (medical)	✓
Office visits (psych/therapy)	✓
Office visits (vision)	✓
Operations (for non-cosmetic purposes)	✓
Operations (for vision and dental only)	✓
Optometrist/ophthalmologist fees	✓
Organ transplants (recipient and donor)	✓

Expense	Eligible
Ortho keratotomy and radial keratotomy (RK)	
Orthodontia (braces and retainers)	
Orthopedic (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)	 LETTER
Orthopedic and surgical supports	
Orthotics	
Over-the-counter health care products (eligible)	
Over-the-counter health care products (not eligible)	
Over-the-counter medication (including for motion sickness, sleep aids and sedatives)	
Over-the-counter products for dental, oral and teething pain	
Over-the-counter products for general dental care	
Over-the-counter vision products	
Ovulation monitor (over-the-counter)	
Oxygen	
Pain reliever (over-the-counter)	
Parental fees (billed for actual services received; for disabled children)	
Parental fees (billed for future availability of services, with no services actually received; for disabled children)	
Physical exams	
Physical therapy	
Physician retainer fee (for on-call or concierge services)	
PPE	

Expense	Eligible
Pregnancy tests (over-the-counter)	✓
Prescription co-insurance	✓
Prescription co-payment	✓
Prescription drugs (for non-cosmetic purposes)	✓
Prescription drugs for cosmetic purposes	
Prescription drugs for hair regrowth	
Prescription insurance / plan premiums (paid with after-tax dollars only)	✓
Propecia (for treatment of a medical condition)	✓ LETTER
Prosthesis	✓
Psych/therapy	✓
Psychiatric care	✓
Psychoanalysis	✓
Psychologist fees	✓
Reading glasses (over-the-counter)	✓
Reconstructive surgery (following accident or medical procedure or condition)	✓ LETTER
Removal of benign mole, cyst or tumor	✓
Retainer fee (to physician for on-call or concierge services)	
Retin-A (for non-cosmetic purposes)	✓ RX
Rogaine or other hair regrowth medications (even if prescribed)	
Sales tax, shipping and handling fees (for any eligible expense)	✓
Sanitizing Wipes (for surfaces- i.e. Clorox wipes and Lysol wipes)	

Expense	Eligible
Service Animals (animals, training, care)	
Sleep aids and sedatives (over-the-counter)	
Smoking Cessation (drugs, gum, and patches)	
Smoking Cessation (programs/counseling)	
Special equipment	 LETTER
Special foods (gluten-free, salt-free or other for treatment of a medical condition; difference in cost only)	 LETTER
Special school (for mental and physical disabilities)	 LETTER
Speech therapy	
Spermicidals	
Sterilization	
Student health fees for dental services (billed for actual services received)	
Student health fees for dental services (no services actually received; billed for future availability of services)	
Student health fees for medical services (billed for actual services received)	
Student health fees for medical services (no services actually received; billed for future availability of services)	
Student health fees for prescription services (no services actually received; billed for future availability of services)	
Student health fees for prescriptions (billed for actual services received)	
Student health fees for vision services (billed for actual services received)	
Student health fees for vision services (no services actually received; billed for future availability of services)	

Expense	Eligible
Sunglasses (over-the-counter)	
Sunglasses (prescription)	✓
Sunscreen with SPF <15 or suntan lotion (over-the-counter)	✓ LETTER
Sunscreen with SPF 15+ and broad spectrum, sunburn creams and ointments (over-the-counter)	✓
Supplies (for treatment of a medical condition)	✓
Surgery (for non-cosmetic purposes)	✓
Swimming lessons (for treatment of a medical condition)	✓ LETTER
Teeth bleaching or whitening	✓
Teeth grinding prevention devices	✓
Therapy (for treatment of a medical condition)	✓
Toothpaste, medicated (difference in cost only of medicated toothpaste over the standard toothpaste)	✓ LETTER
Toothpaste, toothbrush, floss, etc.	
Transgender treatments/surgery	✓ LETTER
Transportation, parking and related travel expenses (essential to receive eligible care)	✓
Transportation, parking and related travel expenses, for non-eligible expenses	
Tubal ligation	✓
Tuition or educational classes	
Tuition or educational classes (for a specific medical condition)	✓ LETTER
Urological products	✓
UV protection clothing	✓ LETTER

Expense	Eligible
Vaccinations	
Varicose vein removal surgery (for medical care)	
Vasectomy	
Vision insurance/plan premiums (paid with after-tax dollars only)	
Vision products (over-the-counter)	
Vitamins	 LETTER
Vitamins for general health purposes (over-the-counter)	
Walking aids (canes, walkers, crutches and related supplies)	
Warranties or other charges for future anticipated services (with none actually received)	
Wart removal treatments (over-the-counter)	 RX
Weight loss counseling	 LETTER
Weight loss drugs (for treatment of a medical condition)	
Weight loss foods	
Weight loss program (for treatment of a medical condition)	 LETTER
Weight loss program (to improve or maintain general health)	
Wound care (over-the-counter)	
X-ray fees (dental)	
X-ray fees (medical)	