



Medical Care Expenses

You can use your health reimbursement arrangement (HRA) to pay or reimburse hundreds of eligible medical, dental, or vision expenses and premiums. Your HRA covers you, your spouse, and dependents. IRS-qualified “medical care” expenses and premiums are outlined in Section 213(d) of the Internal Revenue Code. Examples include, but are not limited to, those listed below.

When you’re ready to file a claim, log in at **veba.org** and click **Claims**, or use our handy mobile app, **HRago**®. We’ll process your claim in about five to seven business days.

With our free **Benefits Card**, you don’t have to file claims and wait to get reimbursed. Just swipe your card and save the explanation of benefits (EOB) or detailed invoice from your provider. We’ll let you know when we need a copy.

General Expenses

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| Acupuncture | Gynecology/Obstetrics | Prescription medicines |
| Alcoholism and drug treatment center costs | Hearing aids and batteries | Preventive care |
| Birth control (male and female) | Immunizations | Psychiatric |
| Blood pressure monitor | Lactation aids, consultation | Retirement home (medical care costs) |
| Chiropractic | Laser eye surgery | Stem cell therapy |
| Christian Science office visits | Massages* | Stop smoking programs |
| Contact lenses | Medical supplies and equipment | Transportation |
| Copays | Naturopathic office visits | Vaccines |
| Coinsurance | Organ transplants | Vasectomy |
| Deductibles | Orthodontia | Vision (exams, glasses, prescription sunglasses) |
| Dental | Orthotics | Wheelchair |
| Flu shots | Osteopathy | |
| Fertility treatments | Physical therapy | |
| | Physicals (annual, DOL) | |

*Letter of medical necessity required.

Premiums

IRS-qualified premiums deducted from your paycheck after taxes are eligible, unless your employer offers a pre-tax option. Premiums deducted from your spouse’s paycheck after taxes may be eligible.

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| Medical* | Qualified long-term care | Medicare Supplement |
| Dental | Medicare Part B | |
| Vision | Medicare Part D | |

*Includes marketplace exchange premiums that are not or will not be subsidized by the Premium Tax Credit.

The OneBridge Visa® Benefits Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and may be used for qualified expenses wherever Visa debit cards are accepted. See Cardholder Agreement for details.

Over-the-counter (OTC)

Medicines and Drugs*

Acne medications
Allergy and sinus medicines
Antacids
Aspirin
Cold medicines
Cough syrup
Eye drops
First aid creams/liquids
Nasal sprays or drops

Nicotine gum/patches
Pain relievers
Sinus medications
Sleep aids
Stomach remedies
Supplements**

Miscellaneous Items

(no prescription required)
Bandages
Birth control products and devices
Contact lens solution
Crutches
Insulin
Diagnostic devices (blood sugar kits)
Menstrual products (starting 01/01/2020)

*Prescription or letter of medical necessity required if purchased before January 1, 2020. This requirement does not apply to purchases made on or after January 1, 2020. **Supplements require a prescription or letter of medical necessity.

Medicare

Copays
Coinsurance
Deductibles
Home health care

Hospice care
Hospital stay
Medicare Part B premiums
Medicare Part D premiums

Medicare Supplement premiums
Outpatient hospital services
Skilled nursing facility stay

Military Retirees

Copays
Deductibles
Medicare Part B Premiums

Medicare Part D Premiums
Miscellaneous medical, dental, and vision expenses

TRICARE premiums
(medical and dental plans)

Ineligible Expenses

Aromatherapy
Cosmetic products and procedures
Counseling (marriage, general wellbeing)
Facelifts
Food
Gym memberships*

Hair regrowth supplies and services
Hair transplants
Health sharing premiums
Late fees
Marijuana, marijuana-derived CBD products

Massages*
Protein drinks
Shampoo (including medicated)
Tips
Tooth brushes (including electronic)
Vitamins (most cases)
Warranties, protection plans

*May be reimbursed with a letter of medical necessity.

MORE INFO?

veba.org

QUESTIONS?

1-888-828-4953

customercare@veba.org



Certain restrictions may apply. Read our **VEBA Plan Summary** for details. To get a copy, log in online and click Resources. Expenses solely for cosmetic reasons are not qualified medical care expenses. Expenses for items or services intended to maintain good health and not treat a diagnosed medical condition are usually not eligible. Certain "dual-purpose" expenses, such as massages, may require a letter of medical necessity from your licensed healthcare provider. If you're covered by a healthcare flexible spending account (FSA), it must be used up before submitting claims to your HRA.