

**USW HRA Fund**  
**Examples of Eligible Medical Expenses**  
**Physician's Diagnosis Letter Required**

**Acupuncture** – Medical expenses paid for acupuncture. **A physician's diagnosis letter is required.**

**Alternative providers** – Expenses paid to alternative providers for homeopathic or holistic treatments or procedures are generally not covered unless to treat a specific medical condition. Naturopathic procedures or treatments using natural agents such as air, water or sunshine are generally not reimbursable. **A physician's diagnosis letter is required.**

**Back brace** – Expenses paid for a back brace are reimbursable. **A physician's diagnosis letter is required.**

**Breast reduction** – Medical expenses related to breast reduction surgery are reimbursable only with a **physician's diagnosis letter** explaining that the procedure is medically required and not for cosmetic purposes (that is, to prevent or treat an illness or disease).

**Cosmetic surgery** – Medical expenses for cosmetic surgery are reimbursable only if the surgery is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease. This applies to any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. For example, face lifts, hair transplants, hair removal (electrolysis), liposuction and teeth bleaching are generally not reimbursable. If there is a concern that a medical or dental surgery could be considered cosmetic, a **physician's diagnosis letter is required.**

**CPR classes** – Expenses paid for CPR classes as part of birthing classes are reimbursable, otherwise a **physician's diagnosis letter is required.**

**Exercise equipment** – The cost of exercise equipment for general well-being is not reimbursable. If the equipment is prescribed by a physician to treat specific medical conditions (e.g. diabetes), then the expense is reimbursable. **A physician's diagnosis letter is required.**

**Genesis** – Expenses paid for genesis to treat conditions such as rosacea. **A physician's diagnosis letter is required.**

**Hypnotherapy** – Expenses paid for hypnotherapy are reimbursable when prescribed by a physician as therapy to treat a medical condition. **A physician's diagnosis letter is required.**

**Impotence or sexual inadequacy** – Medical expenses related to the treatment of impotence. **A physician's diagnosis letter is required.**

**Infertility** – Medical expenses related to the treatment of infertility are reimbursable. Eligible expenses may include egg storage, egg donor costs, infertility monitors, in-vitro fertilization and sperm washing. Surrogate costs associated with a qualified dependent of the taxpayer are reimbursable and may include such things as blood compatibility testing and psychological exams. If the surrogate mother is not a qualified dependent of the taxpayer, the costs that the surrogate mother incurs are not reimbursable. Storage costs associated with the freezing of blood cords, embryos, placentas and sperm (sperm banks) are generally reimbursable when a specific medical condition exists. **A physician's diagnosis letter is required.**

**Insoles** – Expenses paid for insoles to treat a medical condition. **A physician's diagnosis letter is required.**

**Massage** – Fees paid for massages are not reimbursable unless they are to treat a physical defect or illness. **A physician's diagnosis letter is required.** See **Therapy**.

**Massage chair** – Expenses paid for a massage chair to treat a medical condition. **A physician's diagnosis letter is required.**

**Mattresses** – Mattresses and mattress boards for the treatment of a medical condition. **A physician's diagnosis letter is required.**

**Medical alert programs** – Expenses incurred to enroll in a medical alert program are reimbursable when accompanied by a **physician's diagnosis letter.**

**Mentally retarded, special home for** - The cost of keeping a mentally retarded person in a special home (not the home of a relative) on the recommendation of a psychiatrist to help the person adjust from life in a mental hospital to community living is reimbursable. **A physician's diagnosis letter is required.**

**Propecia®** – Reimbursable when prescribed by a physician for a specific medical condition but not for cosmetic purposes (that is, to stimulate hair growth). **A physician's diagnosis letter is required.**

**Reflexology** – Fees paid for massages are not reimbursable unless they are to treat a physical defect or illness. **A physician's diagnosis letter is required.** See **Therapy**.

**Retin-A** – Expenses are reimbursable when prescribed by a physician for treatment of acne, but not aging. **A physician's diagnosis letter is required.**

**Rogaine®** – Reimbursable when prescribed by a physician for a specific medical condition but not for cosmetic purposes (that is, to stimulate hair growth). **A physician's diagnosis letter is required.**

**Shower chair** – Expenses incurred for the purchase of a shower chair are reimbursable when accompanied by a **physician's diagnosis letter.**

**Spa or resort** – Although a visit to a spa or resort may be prescribed by a physician for medical treatment, only the costs of the medical services provided are reimbursable, not the cost of transportation. **A physician's diagnosis letter is required.**

**Special foods** – The costs of special foods and/or beverages - even if prescribed - that substitute for other foods or beverages which a person would normally consume and which satisfy nutritional requirements (such as the consumption of bananas for potassium) are not deductible. However, prescribed special foods or beverages are reimbursable if they are consumed primarily to alleviate or treat an illness or disease and not for nutritional purposes. Special foods and beverages are reimbursable only to the extent that their cost is greater than the cost of the commonly available version of the same product. Claim submission should include the normal cost of the item. **A physician's diagnosis letter is required.**

**Sports orthotics** – Expenses paid for sports orthotics are reimbursable when submitted with a **physician's diagnosis letter.**

**Vitamins** – Daily multivitamins taken for general well-being are not reimbursable. Vitamins taken to treat a specific medical condition are reimbursable. Prenatal vitamins, either over-the-counter or obtained by prescription, are also reimbursable. **A physician's diagnosis letter is required.**

**Weight loss aids** – Expenses paid for aids to weight loss are reimbursable when the weight loss program is to treat a medical illness. Aids include pedometers, mixers, scales, action planners, recipe books and audio tapes. **A physician's diagnosis letter is required.**

**Weight loss programs, treatments and prescriptions** – The cost of weight loss programs, treatments and prescriptions for general health are not reimbursable even if a doctor prescribes them. However, if the program, treatment or prescription is prescribed by a physician to treat a medical illness (e.g., heart disease), the expense should be reimbursable. **A physician's diagnosis letter is required.**

**Disclaimer:** The examples listed above are not all-inclusive. Additionally, laws and Plan provisions may change, and such changes may not be reflected in this listing. Therefore, the information provided herein is not meant to be a substitute for the full text of the Plan document. If there are differences between information provided and the Plan document, the Plan document will govern.