



EMPLOYEE BENEFITS

MINNESOTA STATE COLLEGES AND UNIVERSITIES HRA WORKSHEET



Minnesota
STATE COLLEGES
& UNIVERSITIES

The Health Reimbursement Arrangement (HRA) is an employer provided medical reimbursement plan that allows participants to be reimbursed for medical, dental and vision expenses that are not paid by insurance. You can include out-of-pocket expenses incurred by you, your spouse and your qualified dependents. See also the Over-the-Counter Drug worksheet at www.eidebailly.com/benefits.

The following is a partial list of eligible expenses. These include expenses related to the diagnosis, care, treatment, or prevention of disease. Eligible expenses are generally those permitted by Section 213 of the Internal Revenue Code.

EXAMPLES OF REIMBURSABLE HEALTH CARE EXPENSES

- Abortion – if legal
- Acupuncture – to treat a specific medical condition
- Adoption – medical expenses incurred before adoption is finalized
- Air conditioner – if prescribed by a physician* to treat a specific medical condition and must be detachable from property (pro-rated amount if others benefit)
- Air purifier or water filter – if prescribed by a physician* to treat a specific medical condition
- Alcoholism or drug dependency treatment and treatment centers
- Ambulance
- Artificial limbs and teeth
- Automobile modifications for physically handicapped person
- Birth control pills
- Blood pressure monitoring devices
- Body scan
- Braille books and magazines – only amount paid ABOVE the cost of regular printed materials
- Breast pumps – if prescribed by a physician* for a specific medical condition, not if personal preference
- Chelation (EDTA) therapy – to treat a specific medical condition
- Childbirth preparation classes for mother, **excludes** cost for “coach”
- Chinese Herbal Doctor herbs with a doctor’s note of medical condition
- Chiropractors - supplements with a doctor’s note of medical condition
- Christian Science practitioners for specific medical care
- Contact lenses and contact lens solutions
- Contraceptives – including condoms
- Counseling – to treat a specific medical condition, **excludes** marriage counseling.
- Crutches
- Dancing lessons – if prescribed by a physician* for a specific medical condition.
- Deductible, coinsurance, and co-pay amounts if underlying expense is eligible
- Dental insurance premiums-Individual policies only
- Dental treatment, including dentures, orthodontia (braces and retainers), and occlusal guards to prevent teeth grinding
- Diagnostic services
- Ear plugs – if prescribed by a physician* for a specific medical condition
- Eye examination
- Eyeglasses, prescription sunglasses, reading glasses, and eyeglass cleaner
- Exercise equipment – if prescribed by a physician* for a specific medical condition
- Fees for storage of sperm or embryo – to the extent necessary for immediate conception, **excludes** long-term storage fees for future conception
- Fertility treatments – if treatment impacts the participant or dependent of participant, includes shots, treatment, surgery, IVF, GIFT, ovulation monitor
- Flu shots
- Fluoridation device
- Genetic testing – if done to determine possible defects, and is prescribed by a physician*
- Guide dog or other animal aide – purchase, training, and care of animal
- Hearing aids and batteries
- Health institute treatment – if prescribed by a physician* for a specific medical condition
- Health Insurance premiums-Individual policies only
- Holistic or naturopathic treatment - remedies with a doctor’s note of medical condition* Home modifications to accommodate handicapped person
- Hospital services
- Immunizations
- Incontinence supplies
- Insulin and syringes
- Laboratory fees
- Medically necessary language training for a child with dyslexia or a disabled child.
- Laser eye surgery, radial keratotomy, LASIK, corneal ring segments
- Lead-based paint removal – to prevent a child who has or has had lead poisoning from eating the paint, **excludes** cost of repainting
- Learning disability (amount paid to special school or specially trained teacher) – if prescribed by a physician* for severe learning disability caused by mental or physical impairments
- Legal fees – to authorize treatment for mental illness
- Lip-reading lessons
- Lodging for medical care – \$50 per night for outpatient, essential medical care, up to \$100 if companion required
- Long term care insurance premiums
- Massage therapy – if prescribed by physician* for a specific medical condition, **excludes** treatment to relieve stress or depression. Prescription must include medical condition, length of time treatment will be needed, and number of sessions during stated time. **Prescription is required each calendar year.**
- Mastectomy-related special bras – if prescribed by physician* for mental health treatment
- Medic-alert bracelet or necklace – if prescribed by a physician* to treat a specific medical condition
- Medical conference admission and transportation to/from – expenses for admission and transportation to medical conference relating to chronic disease of participant or dependent, includes transportation to city where conference is held and local transportation to conference. Cost of meals and lodging is not allowed
- Medical information plan – expenses charged for storing and retrieving medical records from a computer data bank
- Medical monitoring and testing devices (blood pressure monitor, syringes, glucose kits, etc.)
- Medical records charges
- Medical services

Medical supplies – (bandages, gauze, carpal tunnel wrist supports etc.)
excludes personal comfort items
 Medicare Part B insurance premiums
 Mental institution or special home-care for mentally ill or mentally retarded person who is unsafe when left alone
 Norplant insertion or removal
 Nursing services – nurse expenses, board and care for a specific medical condition, **excludes** nursing services for a healthy baby
 Nursing home – if for specific medical condition
 Nutritionist’s professional expenses – if to treat a specific medical condition, **excludes** expense for general health
 Obstetrical expenses
 Organ transplants or donation
 Orthodontia – **excludes** care for cosmetic purposes
 Orthopedic shoes, only the cost over what normal shoes would cost
 Osteopath
 Over-the-counter medications to treat a specific medical condition
 Oxygen and equipment
 Patterning exercises for a mentally retarded child
 Physical exams – excluding employment related physicals
 Physical therapy – if prescribed by a physician* for a specific medical condition
 Pregnancy test (includes over-the-counter tests)
 Prescription medications – **excludes** medication to stimulate hair growth. **You must include a copy of the pharmacy drug label or pharmacy statement showing the name of prescription(s)**
 Psychiatric care – includes cost of supporting mentally ill dependent at a special center which provides medical care
 Psychoanalysis – **excludes** amount paid as part of training to be a psychoanalyst
 Psychologist – medical care if to treat a specific medical condition
 Reconstructive surgery following mastectomy
 Screening tests (e.g. hearing, vision, cholesterol)
 Sick child facility – if prescribed by a physician* for a specific medical condition
 Sleep deprivation testing and treatment

Smoking cessation program – includes programs and prescription drugs; and over-the-counter patches and gum, with a doctor’s note of medical necessity.
 Special schooling for physically or mentally handicapped – main reason for using school is its resources for relieving the disability
 Speech therapy
 Sterilization, includes vasectomy
 Support or corrective devices (such as orthopedic shoes)
 Surgery to improve deformity from congenital abnormality, personal injury from accident or trauma, or disfiguring disease
 Swimming lessons – if prescribed by a physician* for a specific medical condition
 Taxes imposed on reimbursable medical care or products, along with shipping or handling fees
 TEFRA premiums
 Telephone – purchase and repair for special telephone equipment for hearing impaired person
 Television for hearing-impaired person – equipment which displays the audio part of TV programs for the deaf – cost of specially equipped television to extent exceeds cost of regular model
 Thermometers
 Transportation – expenses for essential medical care (.15 per mile plus parking and tolls)
 Transportation to/from medical conference – admission and transportation for conference relating to a chronic disease of dependent – cost of meals and lodging not allowed
 Viagra – if prescribed by a physician* to treat a specific medical condition
 Vitamins –to treat a specific medical condition with doctor’s note*
 Weight loss program and/or drugs prescribed to induce weight loss – if prescribed by a physician* to treat a specific medical condition (e.g. obesity, diabetes or heart disease)
 Wheelchair – purchase, operation, and upkeep
 Wigs – if prescribed by a physician* for the mental health of a patient who has lost all of their hair from disease or treatment
 X-rays

**** If an eligible expense requires a physician’s prescription, please include it with a physician’s statement indicating the medical condition requiring the item or service being submitted for reimbursement.***

EXAMPLES OF NON-REIMBURSABLE HEALTH CARE EXPENSES
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Allergy treatment products and household improvements to treat allergies – examples – filters, pillows, and special vacuums – these products are ones that would be owned even without allergies
 Any charges incurred outside the plan year, even if paid for during the current plan year
 Baby-sitting, child care and nursing services for a healthy baby
 COBRA premiums for plans sponsored by the State of Minnesota
 Cosmetic surgery, electrolysis, and/or hair transplants
 Cost of remedial classes for non-handicapped child
 Dance or ballet lessons for improvement of general health
 Diapers or diaper service unless for specific medical condition
 Disability insurance premiums
 DNA collection and storage
 Employment related physicals
 Fees/dues for exercise, fitness programs, athletic, or health club membership, even if prescribed by physician

Finance charges
 Funeral expenses
 Health and dental insurance premiums for an employer sponsored group plan
 Illegal operations or treatments
 Long term care services
 Marriage counseling
 Maternity clothes
 Over the counter medications or vitamins for general well being – even with physician’s prescription
 Propecia and/or Rogaine – prescription drug to stimulate hair growth
 Sperm or embryo storage fees for future conception
 Student health fee
 Swimming lessons for improvement of general health
 Teeth whitening
 Weight reduction program for general well being