Use your tax-advantaged Health Reimbursement Arrangement (HRA) to pay for qualified health care expenses like doctor visits, prescriptions, and dental and vision care for you, your family, and any dependents. Examples of qualified expenses include the following:

- Acupuncture
- Adoption
- Alcoholism treatment
- Allergy and sinus medicine
- Ambulance
- Anti-gas products
- Athletic brace support
- Band-aids
- Birth control
- Blood pressure monitor
- Body scans
- Braille books and magazines
- Breast pumps and lactation supplies
- Chiropractic care
- Cholesterol test kit
- COVID-19 PPE (hand sanitizers, wipes, and masks for personal use)
- COVID-19 At home testing kit
- Co-insurance (medical, dental, prescription and vision)
- Contact lenses
- Contraceptives
- Cough, cold and flu
- Crutches or canes
- Deductibles for plans (medical, dental, prescription and vision)
- Dental care (non-cosmetic, reconstruction, dentures)
- Diagnostic services
- Drug addiction treatment
- Eye exams
- Eyeglasses (Rx and reading)
- Eye surgery
- Family planning items
- Fertility treatments
- First aid kits
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Hospital services
- Immunizations
- Incontinence supplies
- Infertility treatments
- Insulin and diabetic supplies
- Laboratory fees
- Lamaze classes
- Laser eye surgery
- Learning disability treatments
- Menstrual care products
- Mastectomy-related special bras
- Medical equipment and repairs
- Medical testing devices
- Medical supplies
- Menstrual care products
- Nursing services
- Obstetrical expenses
- Office visits
- Operations
- Organ transplants
- Orthopedic supports
- Over-the-counter (OTC) treatments containing medicine: cold treatments, ointments, pain relievers, stomach remedies, etc.
- Over-the-counter (OTC) medications without a prescription
- Oxygen
- Physical exams
- Physical therapy
- Prescription drugs
- Prosthesis
- Psychiatric care
- Respiratory treatments
- Removal of benign cyst, mole or tumor
- Sleep aids
- Smoking cessation
- Speech therapy
- Sunglasses (Rx)
- Sunscreen
- Surgery
- Transportation and travel expenses (essential to receive medical care)
- Vasectomy
- Vision products (OTC)
- Weight loss program (to treat a medical condition)
- Wheelchair and walkers
- X-ray fees

Enjoy tax-free benefits for qualified healthcare expenses with a Health Reimbursement Arrangement.
Health Reimbursement Arrangement (HRA)

These expenses are typically not treated as qualified expenses.

- Concierge service fees
- Cosmetic surgery
- Deodorant
- Exercise equipment
- Fitness programs
- Funeral expenses
- Hair transplants
- Household help
- Illegal operations and treatments
- Maternity clothes
- Teeth whitening

There are thousands of qualified expenses you can cover with your HRA. Some items may require a Medical Necessity Form or prescription from your doctor.

For a complete list of qualified expenses, go to IRS Publication 502.¹

Eligible Expense Scanner

Use the eligible expense barcode scanner on the MetLife HS&SA mobile app to immediately see if the product is qualified under your HRA. It makes using your account easy!

Manage your Health Savings & Spending Accounts on the go! To download, search MetLife HS&SA on the Apple or Android app store on your mobile device.

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Questions?

Contact Customer Service at (833) 571-0500
Monday-Friday  8am-8pm ET

https://HealthSavingsAndSpending.MetLife.com

¹In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer’s plan document(s) for the latest list of qualified expenses under their plan.

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