

Let Employer-funded Savings Help Pay for Healthcare Expenses

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



Use your tax-advantaged Health Reimbursement Arrangement (HRA) to pay for qualified healthcare expenses¹ 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
- Adhesive bandages
- 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)
- At-home COVID-19 testing kit
- Co-insurance (medical, dental, Rx and vision)
- Contact lenses
- Contraceptives
- Cough, cold and flu medications
- Crutches or canes
- Deductibles for plans (medical, dental, Rx 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
- Mastectomy-related special bras
- Medical equipment and repairs
- Medical supplies
- Medical testing devices
- 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
- Oxygen
- Physical exams
- Physical therapy
- Rx drugs
- Prosthesis
- Psychiatric care
- Removal of benign cyst, mole or tumor
- Respiratory treatments
- 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

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 procedures 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

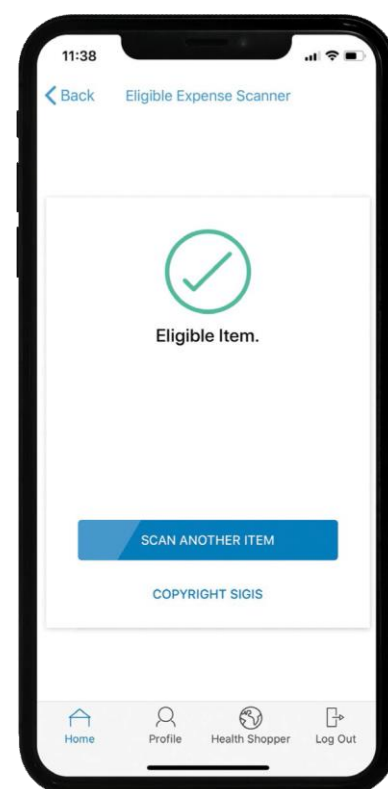
Use the eligible expense barcode scanner on the **MetLife HS&SA** mobile app to immediately see if the product is qualified under your HRA. It makes using your account easy!

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?

Call MetLife Customer Service.

1 800 GET-MET8 or 1 800 438-6388

<https://HealthSavingsAndSpending.MetLife.com>

¹ See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of possible qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Please refer to your employer's plan document for the latest list of qualified expenses under your plan.

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