IAFF Health & Wellness Trust

What's Covered

Qualified Healthcare Expenses

You can use your **IAFF Health & Wellness Trust HRA** money for a broad range of medical, dental, and vision expenses that aren't covered or paid in full by insurance. This includes expenses for your spouse and any qualifying dependents. Common examples that generally qualify are listed below. Certain restrictions, requirements, or exceptions may apply.

Qualified "medical care" expenses are defined in **Section 213(d)** of the Internal Revenue Code. Expenses must be medically necessary, not merely for general health benefits or cosmetic purposes. **IRS Publication 502** contains guidance that primarily focuses on expenses deductible on tax returns. However, many of the examples it contains also qualify for HRA purposes.

Healthcare Examples

Acupuncture
Ambulance
Bandages
Birth control products, devices (male and female)
Blood pressure monitor
Blood sugar kits
Braces
Braille books, magazines
Breast pump
Childbirth classes (mother to be)
Chiropractic care
Coinsurance
Copays
Contact lenses, solutions
Crutches
Diabetic supplies
Deductibles
Dental care (non-cosmetic)
Dentures, adhesives
Diagnostic tests
Doctor visits
Eyeglasses
Fertility treatments
Flu shots
Gym memberships[1]
Gynecologic services
Hearing aids, batteries
Hospital stays
Immunizations
Insulin
Lab work
Laser eye surgery
Massage therapy (medically necessary)[1, 2]
Medical procedures
Medical supplies, equipment
Menstrual products
Naturopathic care
Nicotine gum, patches
Obstetrical care

Continued on reverse ▶▶

Healthcare Examples (continued)

Operations
Orthodontia
Orthopedic shoes
Orthotic care
Osteopathic care
Over-the-counter medicines[3]
Oxygen
Physical therapy
Prescriptions
Preventative Care
Psychiatric care
Psychological care
Physicals
Smoking cessation
Supplements[1]
Surgery
Vaccines
Vasectomy
Vision care
Wheelchairs
X-rays

Premium Examples

Qualified premiums deducted from your paycheck after taxes are eligible only if your employer does not offer a pre-tax option. Qualified premiums deducted from your spouses's paycheck after taxes are eligible regardless of a pre-tax option.

COBRA (plus 2% admin fee)
Health insurance (medical*, dental, vision)
Long-term care (subject to IRS limits)
Medicare (Parts A, B, and D)
Medicare Supplement
TRICARE (medical and dental)

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

Ineligible Examples

Aromatherapy
CBD products
Cosmetic products, procedures
Counseling
Facelifts
Food
Hair regrowth supplies, services
Hair transplants
Late fees
Marijuana
Pre-tax premiums
Protein drinks
Shampoo, including medicated
Teeth whitening
Toothbrushes, including electric
Vitamins (most cases)

[1]Requires a prescription or letter of medical necessity from a licensed medical practitioner. [2]Tips are ineligible. [3]Includes acne medicines, allergy medicines, antacids, aspirin, cold medicines, contact lens solutions, cough syrups, eye drops, first aid creams and liquids, nasal sprays and drops, pain relievers, sinus medicines, sleep aids, and stomach remedies.