

CRU HRA ELIGIBLE EXPENSE LIST

CUSTOMER SERVICE

Below are the expenses that are eligible to be reimbursed as part of Cru's HRA, when a Letter of Medical Necessity (LOMN) is needed and expenses that are never reimbursable. If you have any questions, please contact P&A Group's Customer Service at (407) 337-5899.

ELIGIBLE HRA EXPENSES

- Acupuncture
- Alcoholism treatment
- Allergy medication, nasal sprays
- Ambulance
- Analgesics, fever reducers, pain reducers (aspirin, ibuprofen, acetaminophen)
- Antacids and heartburn relief
- Antibiotic ointments
- Anti-itch creams and hydrocortisone creams
- Arthritis pain relieving creams
- Athlete's foot treatment, anti-fungal creams
- Artificial teeth/dentures
- Bandages
- Blood pressure monitors
- Braces
- Braille-books and magazines
- Breast pumps and lactation supplies
- Cancer screening
- Chiropractors
- Chondroitin
- Co-insurance amount you pay
- Cold/hot packs
- Cold medicines, tablets, syrups, cough drops & lozenges
- Co-pay amount you pay
- Compression hose (30-40 mmHg or higher)
- Contact lenses and eyeglasses
- Contact lens solutions
- Cost of medically necessary operations and related treatments
- Counseling and therapy fees (must be licensed in the state you live in)
- Crutches
- Deductible medical coverage (amounts you pay)
- Dental fees: any out-of-pocket dental expense that is not cosmetic
- Diabetic supplies
- Diaper rash ointment
- Drug addiction treatment
- Doula
- Ear wax removal kits
- Eye exams, eye surgery
- Eye glasses (protection plans/warranties are NOT eligible expenses)
- Eczema treatments
- Feminine hygiene products
- Fertility treatments (in vitro fertilization, surgery)
- First-aid cream
- Glucosamine
- Hearing devices and batteries
- Hemorrhoid treatments
- Hospital services
- Incontinence products
- Infertility treatments
- Insulin
- Laboratory fees
- Lactose intolerance tablets
- Lamaze classes
- Latex gloves
- Laxatives
- Medical alert bracelets
- Medical information plan ¹
- Menstrual pain relievers
- Mentally handicapped persons cost of special home care
- Motion sickness pills
- Nasal spray and strips
- Nicotine gum, patches
- Nursing services (including boarding)
- Obstetrical expenses
- Orthotics
- Over-the-counter medications ²
- PPE (i.e., face masks, hand sanitizer, sanitizing wipes). *These expenses are temporarily eligible through 12/31/2022.*
- Oxygen
- Petroleum jelly
- Prosthesis
- Pregnancy tests
- Prenatal vitamins
- Psychiatrists' and psychologists' fees
- Radial keratotomy and lasik eye surgery
- Routine physical & other non diagnostic services or treatments
- Sinus medication
- Smoking cessation programs
- Speech therapy
- Special education for the blind
- Special plumbing for handicapped
- Sterilization (i.e., tubal ligation, vasectomy) and reversal
- Stomach and digestive relief items
- Sunburn cream (Solarcaine)
- Surgical fees
- Telephone, special for hearing impaired
- Television audio display equipment for hearing impaired
- Therapeutic care for drug and alcohol addiction received as medical treatment
- Thermometers
- Toothache and teething pain relievers
- Transportation expenses for person to receive medical care
- Urinary pain relief medication
- Vaccines
- Walkers
- Wart removal, i.e., W Freeze Off (certain wart medicines may require a prescription)
- Wheelchair
- X-rays
- Yeast infection medication

¹ This includes co-pays, co-insurance, deductibles and all out-of-pocket medical expenses that the Cru's Healthcare plan does not cover in full.

² Resulting from the Coronavirus Aid, Relief and Economic Security (CARES) Act, you can now reimburse the cost of over-the-counter medications without a prescription. This would include Tylenol and other pain relievers, heartburn medications, allergy relief and other items for the treatment of an illness or your health.

ELIGIBLE HRA EXPENSES ONLY WITH A LETTER OF MEDICAL NECESSITY FORM

- Birth control (not for contraceptive use)
- Compression hose (20-30 mmHg)
- Dietary supplements
- Exercise programs or equipment
- Fiber supplements
- Humidifier
- Hypnosis
- Lead-base paint removal
- Massage therapy, rolfing therapy
- Mineral supplements
- Occupational therapy
- Orthopedic shoes (*reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.*)
- Scooter, electric
- Service animal ³ (guide dogs are eligible without a LOMN)
- Tuition/meals/lodging for special needs schooling ⁴
- Varicose vein, treatment of
- Vitamins
- Water-Pik

NEVER ELIGIBLE

- COBRA premiums
- Concierge service fees - *only medical services actually provided are eligible for reimbursement; membership fees for concierge services are not eligible for reimbursement*
- Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury)
- Disposable diapers
- Electric toothbrush
- Electrolysis
- Fitness programs*
- Hair transplants*
- Hand sanitizer
- Household help
- Maternity clothes
- Teeth whitening*
- Unlicensed counseling/therapy

*Unless prescribed by a doctor to treat an existing illness or injury.



Expense eligibility is subject to change. If you are unsure if an expense is eligible for reimbursement, please call P&A Group at (407) 337-5899 or chat with customer service through online webchat at www.padmin.com. Visit www.padmin.com for a more complete eligibility list.

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- ³ Fees incurred for the development and/or care of a service animal or guide dog used by a disabled person. A Letter of Medical Necessity is required from a doctor to document that this is a medical requirement unless it is a guide dog for an individual who is blind.
 - ⁴ Costs (tuition, meals, lodging) of attending a special school for treatment of a mentally impaired or physically disabled person qualify if the main reason for using the school is its resources for relieving the disability. This includes teaching braille to a visually impaired person, teaching lip reading to a hearing impaired person, giving remedial language training to correct a condition caused by a birth defect, and expenses paid on a doctor's recommendation to treat a learning disability caused by a mental or physical impairment.