

# Expenses Eligible for Reimbursement for Medicare and Pre-Medicare Benefit Recipients



This is an overview of the eligible expenses allowed for reimbursement under the OPERS Health Reimbursement Arrangement (HRA) for you, your spouse, or an eligible dependent. Select any of the following links to learn about each premium type.

## Premium Expenses

- [Medical](#)
- [Prescription Drug](#)
- [Dental](#)
- [Vision](#)
- [Medicare Part A](#)
- [Medicare Part B](#)
- [Long-Term Care](#)

You'll generally be billed and pay your insurance carrier's monthly premiums directly to the insurer before you request reimbursement. You may not submit a reimbursement request for Medicare Part A if OPERS has reimbursed you in full.

Benefit Recipients with spouses who've been partially reimbursed for their Medicare Part A premiums can submit the remainder to Via Benefits for reimbursement through the Benefit Recipient's HRA.

### Watch this!


Select the following video link for more information on [Managing Your HRA through Via Benefits](#).

## Out-of-Pocket Expenses

The following list is a sample of eligible expenses for reimbursement based on IRS Code Section 213(d). It isn't a complete list and is subject to change without notice. The list includes some common out-of-pocket health care expenses that may not be eligible for reimbursement. For more information on eligible expenses covered by your specific program, refer to the Summary Plan Description (SPD) or contact Via Benefits.

 <b>Medical</b>		
<ul style="list-style-type: none"> <li>▪ Abdominal supports</li> <li>▪ Ambulance</li> <li>▪ Anesthetist</li> <li>▪ Blood tests</li> <li>▪ Blood transfusions</li> <li>▪ Cardiographs</li> <li>▪ Chiropractor</li> <li>▪ Convalescent home (for medical treatment only)</li> <li>▪ Crutches</li> <li>▪ Dermatologist</li> <li>▪ Diagnostic fees</li> <li>▪ Gynecologist</li> <li>▪ Hearing aids and batteries</li> </ul>	<ul style="list-style-type: none"> <li>▪ Hospital bills</li> <li>▪ Hydrotherapy</li> <li>▪ Insulin treatment</li> <li>▪ Lab tests</li> <li>▪ Nursing services</li> <li>▪ Operating room costs</li> <li>▪ Organ transplant (including donor's expenses)</li> <li>▪ Orthopedic shoes</li> <li>▪ Orthopedist</li> <li>▪ Osteopath</li> <li>▪ Oxygen and oxygen equipment</li> <li>▪ Physician</li> </ul>	<ul style="list-style-type: none"> <li>▪ Physiotherapist</li> <li>▪ Podiatrist</li> <li>▪ Practical nurse for medical services</li> <li>▪ Psychiatrist</li> <li>▪ Psychoanalyst</li> <li>▪ Psychologist</li> <li>▪ Psychotherapy</li> <li>▪ Registered nurse</li> <li>▪ Spinal fluid test</li> <li>▪ Surgeon</li> <li>▪ Vaccines</li> <li>▪ Wheelchair</li> <li>▪ X-rays</li> </ul>

 <b>Pharmacy</b>
<ul style="list-style-type: none"> <li>▪ Menstrual products</li> <li>▪ Over-the-counter medicines</li> <li>▪ Prescription drugs</li> </ul>

 <b>Dental</b>
<ul style="list-style-type: none"> <li>▪ Dental treatment</li> <li>▪ Dental X-rays</li> <li>▪ Dentures</li> <li>▪ Fluoridation unit</li> <li>▪ Gum treatment</li> </ul>

 <b>Vision</b>
<ul style="list-style-type: none"> <li>▪ Contact lenses</li> <li>▪ Eyeglasses</li> <li>▪ Ophthalmologist</li> <li>▪ Optician</li> <li>▪ Optometrist</li> </ul>

[View](#) a Glossary of Enrollment Terminology.



**Automatic Premium Reimbursement** is available for Medicare Benefit Recipients for most medical and prescription drug policies as well as Medicare Part B premiums. Plus, both Medicare and Pre-Medicare Benefit Recipients can use this method for dental and vision plans.

When enabled, **Automatic Premium Reimbursement** allows your insurance carrier and OPERS to notify Via Benefits that you've paid your monthly premium. You'll automatically be reimbursed from your account without needing to submit a request.

To turn on **Automatic Premium Reimbursement**, sign into Via Benefits and select **Funds & Reimbursements**. Review the **Automatic Premium Reimbursement** section, which will list the plans for which this option is available.

**Recurring Premium Reimbursement** is available when **Automatic Premium Reimbursement** is not an option. This includes medical plans for Pre-Medicare Benefit Recipients and Medicare plans that don't allow **Automatic Premium Reimbursement**. To set this up, submit a reimbursement request to Via Benefits and indicate you'd like it to be recurring.

