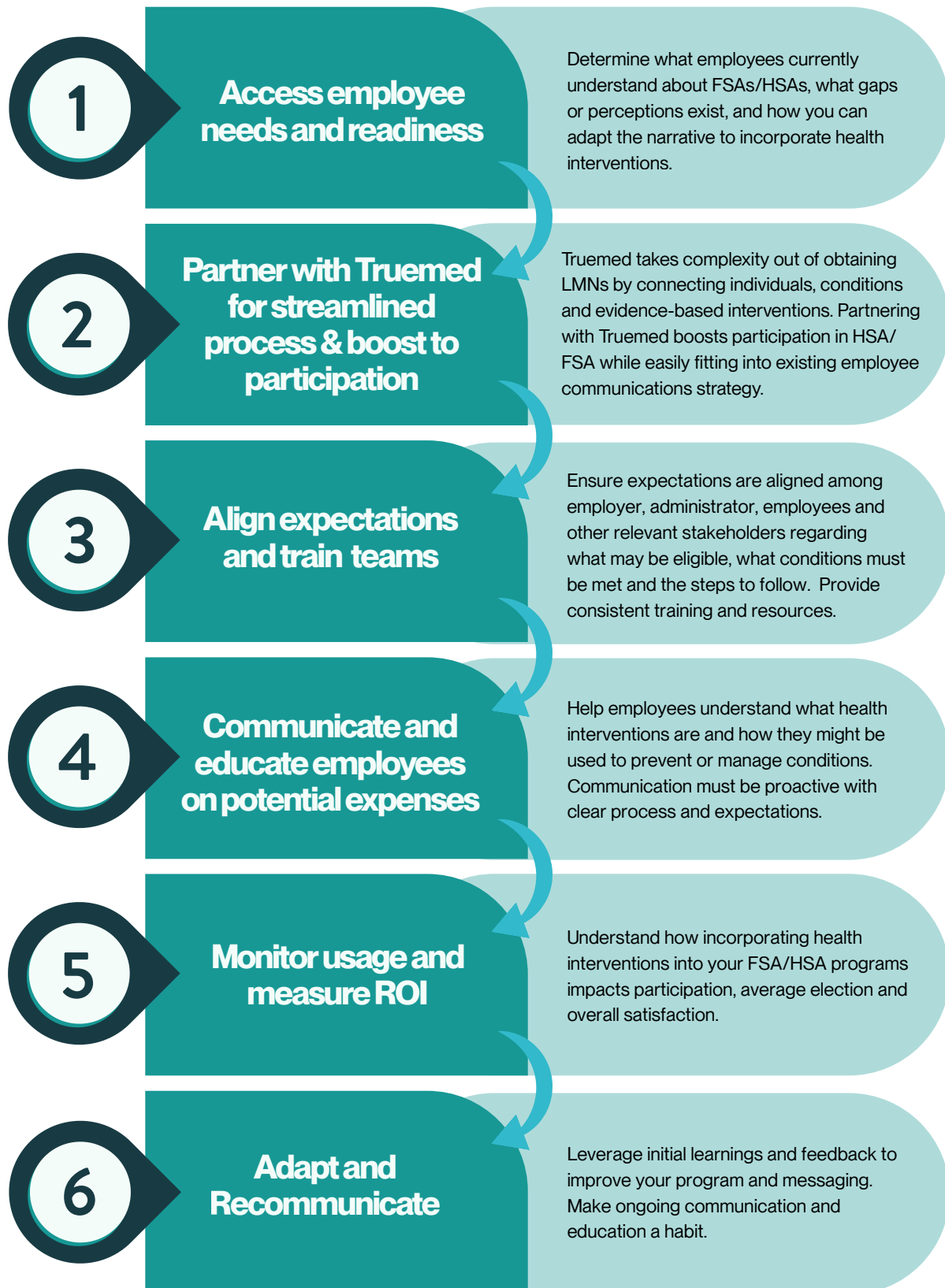


IMPLEMENTATION ROADMAP

Promoting Truemed to Employees



CHECKLIST

Actions for Employers and Administrators Before Promoting Truemed to Employees



What expenses will be eligible with a Letter of Medical Necessity (LMN)?

Truemed enables consumers to use FSA/HSA funds for health-related products and services that go beyond traditional care—as long as they're supported by a valid LMN. Eligibility hinges on whether the item is used to treat, mitigate, or prevent a specific medical condition for an eligible individual.

How Truemed Determines Eligibility

- **Evidence-backed research:** Each product category is vetted for clinical relevance
- **Advisory review board:** Oversees inclusion criteria and ensures compliance
- **Simplified administration:** Truemed streamlines LMN issuance. Individuals complete a health assessment, which is reviewed by a licensed practitioner. If eligible, an LMN is typically issued within 1-2 days.

What Can Be Promoted as Eligible?

To reduce confusion and ensure consistency, Truemed recommends promoting the items listed on their curated marketplace: [Explore eligible products on Truemed's shop](#)

Top categories include:

- Fitness equipment and gym memberships
- Sleep and recovery tools
- Supplements and nutrition
- Mental health apps, health tech and wearables

This approach gives administrators and employers a compliant, consumer-friendly way to expand FSA/HSA utilization—while aligning with evolving definitions of health.



What are your criteria for approving a reimbursement with a valid LMN?

The IRS states that expenses must be to **diagnose, treat, prevent** and **mitigate** a specific disease. By default, health interventions and fitness equipment are not automatically eligible for reimbursement from an HSA or FSA and must be recommended by a licensed practitioner through a Letter of Medical Necessity (LMN) to be eligible for reimbursement.

The LMN must outline:

- The expense type or recommended treatment.
- The individual the letter applies to.
- A diagnosis or condition the expense is being prescribed for.
- Medical rationale on how the recommendation supports the treatment, prevention or mitigation of the condition

Every LMN issued through Truemed is individually reviewed and issued by a licensed practitioner, with specific recommendations backed by evidence-based research.



What is the process for payment or reimbursement of items purchased through an LMN?

Eligible individuals can elect to pay for eligible items either directly with an FSA/HSA benefits card or by requesting a reimbursement from the administrator. By default, individuals will be instructed provide a copy of the LMN either as a follow-up to a transaction or as supporting documentation for a claim reimbursement. Any unique requirements from the employer or administrator should be clearly defined and communicated to individuals.