

GLUTEN HERO

Employer Reimbursement Request—three templates: LSA / ADA / Direct Ask

Employer Reimbursement Request—Celiac Disease

This document contains three templates. Use the one that matches your situation; delete the others.

Version A—LSA / Wellness Spending Account Submission

[Your Full Name]

[Your Email] | [Your Phone]

[Department / Team]

Date: [MM/DD/YYYY]

To: [Benefits Administrator Name or HR Benefits Inbox]

RE: Reimbursement Request—Celiac Disease Medical Expenses

I'd like to submit the following celiac-related expenses for reimbursement under our [Lifestyle Spending Account / Wellness Stipend / Healthcare Reimbursement Arrangement].

Background: I have been diagnosed with celiac disease (ICD-10 K90.0), an autoimmune condition that requires a strict, lifelong gluten free diet as the only medically accepted treatment. A Letter of Medical Necessity from my treating physician is attached.

Expenses submitted:

- Gluten free food premium—incremental cost of certified GF food above conventional equivalents: \$_____
- Specialty gluten free ingredients (xanthan gum, GF flour blends, certified GF oats): \$_____
- Prescribed supplements (iron, B12, vitamin D, calcium, per physician prescription): \$_____
- Nutrition counseling (registered dietitian sessions for celiac management): \$_____
- Total this submission: \$_____

Plan reference: Per our [Plan Name] eligible expense list, medical specialty foods and prescribed supplements are reimbursable categories. Celiac-specific gluten free food, supported by a Letter of Medical Necessity, falls within this category under the same framework that applies to HSA/FSA reimbursements (IRC sec. 213(d), as clarified in the IRS FAQ on medical expenses related to nutrition, wellness, and general health).

Attachments: Letter of Medical Necessity; itemized receipts; price comparison documentation; year-to-date spending summary by category.

Sincerely, [Your Printed Name]

Version B—ADA Reasonable Accommodation Request

[Your Full Name]

[Your Email] | [Your Phone]

[Department / Team]

Date: [MM/DD/YYYY]

To: [HR Manager Name or HR Inbox]

Dear [HR Contact], I am writing to request reasonable accommodations under the Americans with Disabilities Act based on my diagnosed celiac disease.

Medical background: I was diagnosed with celiac disease (ICD-10 K90.0) on [Date]. It substantially limits major life activities including eating, digestion, and immune function. Strict avoidance of gluten is the only medically accepted treatment; even small accidental exposures cause autoimmune damage. A Letter of Medical Necessity is attached.

Accommodations requested:

- Safe meal options at company events and retreats (certified GF options with cross-contact precautions).
- Meal expense reimbursement during business travel for the incremental celiac-related cost, supported by receipts.
- Schedule flexibility for celiac-related medical appointments (approximately [number] per year).
- [Optional: designated kitchen storage or prep space to minimize cross-contact in shared kitchens.]

Why this matters: Without these accommodations I face daily risk of accidental gluten exposure, which leads to autoimmune damage, sick days, and reduced productivity. These accommodations are reasonable, low-cost, and consistent with the ADA.

Process: Per ADA practice, I'm happy to engage in an interactive process, provide additional documentation, and confirm implementation details.

Attachments: Letter of Medical Necessity; diagnosis confirmation records (available on request).

Sincerely, [Your Printed Name]

Version C—General Manager / HR Direct Ask

For smaller companies or a one-off ask where no formal LSA exists. Shorter, warmer tone.

Subject: Quick benefits question—celiac disease accommodation

Hi [Manager / HR Contact First Name],

I wanted to flag a benefits question and see if we have flexibility here.

I'm diagnosed with celiac disease, which means I have to follow a strict gluten free diet for life. The medical and food costs add up significantly—the average incremental cost is about \$1,200 to \$2,500 per year per person, per a 2019 Columbia University study on the economic burden of the gluten free diet.

Many US companies offer wellness stipends, lifestyle spending accounts, or HRAs that can cover medical specialty foods and prescribed supplements with proper documentation (a Letter of Medical Necessity from a doctor). I'd love to know if we have any of these programs, or if there's flexibility for me to submit celiac-related medical expenses for reimbursement.

If yes, I'd be happy to follow whatever process you have—I can provide the physician's letter, receipts, and price comparisons. If we don't have a formal program but it's something the company would consider, I'd appreciate the chance to discuss further.

Thanks so much for considering this. Best, [Your Name]

General educational templates, not legal or tax advice. Employer reimbursement of specialty-food and supplement costs depends on your specific plan and documentation; confirm with your benefits administrator and your CPA or tax professional.