OVER THE COUNTER (OTC) MEDICINES AND MISCELLANEOUS ITEMS

The primary purpose for these expenses must be for medical care. Therefore, items that are purchased only for the individual’s general health or for personal reasons would not qualify. Cosmetics and toiletries are typically not reimbursable under any circumstance. FSA reimbursement requests should be limited to a reasonable quantity of OTC medicines and items for use during each plan year’s coverage period. Excessive “stockpiling” or buying large quantities of items may be perceived as abuse.

These lists are not all inclusive and other drugs or items not listed may fall into one of the categories described below.

Acceptable Over the Counter (OTC) Medical Care Items:

Document these items by submitting an itemized and dated sales receipt. If the receipt is not itemized, ask the clerk (third party) to provide a written receipt identifying the products. To ensure the item is identified correctly, please note the full name of the product if it is abbreviated. Expenses will be denied if this information is not provided.

- Allergy medication
- Acid reducers & antacids
- Acne treatments
- Analgesics/pain medication
- Antibiotics (topical)
- Anticandidal (Monistat, etc.)
- Antidiarrheal, laxatives & antigas
- Antihistamines
- Anti-itch & anti-fungal
- Antiseptic wash or ointments
- Arch & insole supports
- Arthritis pain reliever
- Asthma medicines
- Bandages (band-aids, gauze & ace wraps)
- Boric acid powder
- Chap sticks (Carmex, etc.)
- Cold/flu/decongestant/sinus remedies
- Cold & hot compresses
- Cold sore & fever blisters
- Condoms & contraceptives
- Contact lens supplies
- Corn & bunion treatments
- Cough suppressants
- Crutches & canes
- Dehydration (Pedalyte)
- Denture adhesives
- Diabetic supplies
- Diaper rash ointments
- Ear drops & wax removal
- Eczema/Psoriasis cream
- Eye care (eye drops, reading glasses & eye patches)
- First aid kits
- Glucose meters
- Glucosamine/Chondroitin for arthritis
- Head lice treatment
- Hemorrhoid treatment
- Ipecac syrup
- Lactose Intolerance products
- Medicated creams for pain
- Medical alert bracelets
- Menopausal & Postmenopausal medication
- Menstrual cycle medications
- Migraine relief
- Motion sickness tablets
- NSAIDS (Advil, Aleve, etc.)
- Pre-natal vitamins
- Sleep aids
- Smoking cessation drugs & aids
- Snoring cessation aids
- Sunburn relief (Aloe Vera)
- Sunscreen (lotions or cosmetics that contact SPF are not eligible)
- Test kits (blood pressure, cholesterol, ovulation, pregnancy)
- Thermometer
- Toothache & teething relief (Orajel)
- Vaporizer
- Wart removal
- Zicam

Non-acceptable Over the Counter Items Include:

- Aromatherapy
- Breast enhancement system
- Cotton swabs
- Dental products (floss, mouthwash, fluoride, electric/regular toothbrushes & toothpaste)
- Diapers for infants & toddlers
- Diet foods (Slimfast, Nutra System, Jenny Craig, etc.)
- Facial & skin care for preventative & general purposes
- Feminine care products
- Hair re-growth & removal treatment for cosmetic purposes
- Petroleum jelly
- Supplements taken to maintain general health
- Teeth Whitening kits
- Toiletries (cosmetics, deodorant, skin moisturizer, shampoo, soap, etc.)

Dual Use Items for MEDICAL Purposes Include:

Dual use expenses require an itemized and dated sales receipt, along with a written statement or note from the doctor stating the diagnosed medical condition, and the prescribed item for this condition. This statement is kept on file to substantiate future expenses.

- Dental fluoride & gingivitis treatments
- Dietary supplements (Ensure, Glucerna, Protein bars, etc.)
- Humidifier
- Incontinence & feminine supplies
- Medicated shampoo
- Retin-A medicines
- Supplements (Airborne, fiber products, herbs, iron, minerals, vitamins, etc. to treat a specific medical condition)
- Weight loss aids to treat a disease (food is not eligible)