

## FSA Guidelines for Over-the-Counter (OTC Expenses)

**Eligible Over-the-Counter (OTC) Expenses** include medicines or products that alleviate or treat injuries or illness for you and your dependents. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

<b>Type/Class of Drug or Product</b>	<b>Examples</b>
<b>Allergy Prevention and Treatment</b>	Actifed, Allerest, Benadryl, Chlor-Trimetron, Claritin, Contac, Nasalcrom, Sudafed
<b>Analgesics/ Antipyretics</b>	Aspirin, Advil, Alleve, Ibuprofen, Naprosyn, Tylenol, Midol, Pamprin, Premysyn PMS
<b>Antacids and Acid Reducers</b>	AXID AR, Gas-X, Maalox, Mylanta, Tums, Pepcid AC, Prilosec, OTC, Tagamet HB, Zantac 75
<b>Anti-arthritics</b>	
<b>Antibiotics (topical)</b>	Bacitracin, Triple antibiotic ointment
<b>Anticandial (yeast)</b>	Femstat 3, Gynelotrimin, Mycelex-7, Monistat 3, Vagistat-1
<b>Antidiarrheal and Laxatives</b>	Ex-Lax, Immodium AD, Kaopectate, Pepto-Bismol
<b>Antifungal</b>	Lamisil AT, Lotramin AF, Micatin

<b>Type/Class of Drug or Product</b>	<b>Examples</b>
<b>Antihistamines</b>	Actidil, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimetron, Contac, Drixoral, Sudafed, Tavist-1, Triaminic
<b>Anti-itch Lotions and Creams</b>	Bactine, Benadryl, Caldecort, Caladryl, Calamine, Cortaid, Hydrocortisone, Lanacort, Lamisil AT, Lotramin AF
<b>Asthma Medicines</b>	Bronitin Mist, Bronkaid, Bronkolixer, Primatene
<b>Cold Sore/Fever Blister</b>	Abreva Cream
<b>Cold, Flu, Decongestant and Sinus Remedies</b>	Actidil, Actifed, Advil Cold and Sinus, Afrin, Alka Seltzer Cold and Flu, Afrinol, Alleve Cold and Sinus, Children's Advil Cold, Contac, Dayquil, Dimetane, Dristan Long-Lasting, Drixoral, Neo-Synephrine 12-Hour, Nyquil, Orrivin, Pediacare, Sudafed, Tavist-D, Thera-flu, Triaminic, Tylenol Cold and Flu, Cough Drops, Nasal Sprays, Throat Lozenges
<b>Contraceptive/Family Planning</b>	Ovulation predictor kits, Pregnancy tests, Spermicides
<b>Cough Suppressants or Expectorants</b>	Robitussin, Vicks 44, Chloraspetic, Cough drops, Throat lozenges
<b>Dehydration</b>	Pedialyte
<b>Dental/Denture Care</b>	Orajel, Anbesol, Poligrip
<b>Diaper Rash</b>	Balmex, Desitin

<b>Type/Class of Drug or Product</b>	<b>Examples</b>
<b>Ear Care</b>	Ear drops, Ear wax removal
<b>Eye Care</b>	Contact lens supplies, Eye drops, Reading glasses, Eye patches
<b>First Aid/Medical Supplies</b>	Antiseptics, Bandages, First aid kits, Cold/hot packs for injuries, Joint supports (ankle, elbow, knee, wrist), Rubbing alcohol, Ace wraps, Splints, Thermometers, Liquid adhesives
<b>Foot Care</b>	Arch and insole supports, Callous removers, Athlete's Foot products (see antifungal), Bunion treatments, blister and corn treatments
<b>Hemorrhoidal Preparations</b>	Preparation H, Hemorrhoid, Tronolane
<b>Home Diagnostic Tests or Kits</b>	Blood pressure (monitor and related equipment), Cholesterol, Diabetic equipment and supplies, Colorectal screenings, HIV test
<b>Lactose Intolerance</b>	DairyCare, Dairy Relief, Lactaid, Lacteeze, Lactrase
<b>Menstrual Cycle</b>	Midol, Pamprin, Premysyn PMS
<b>Migraine Relief</b>	Advil Migraine, Motrin Migraine, Excedrin
<b>Motion Sickness</b>	Dramamine, Marizine

<b>Type/Class of Drug or Product</b>	<b>Examples</b>
<b>NSAIDS</b>	Advil, Alleve, Ibuprofen, Motrin, Naprosyn, Naproxen
<b>Pediculicide</b>	Nix, Rid
<b>Prenatal Vitamins</b>	
<b>Sunburn Creams &amp; Ointments</b>	Sunburn treatment only. Sunscreen is generally not eligible for FSA reimbursement (see sunscreen under dual-purpose OTC below).
<b>Sleeping Aids</b>	
<b>Smoking Cessation</b>	Commit, Nicoderm CQ, Nicorette, Nicotrol
<b>Teething/Toothaches</b>	Orajel, Anbesol
<b>Topical Steroids</b>	Hydrocortisone
<b>Wart Removal</b>	Compound W, Dr. Scholl's Clear Away, Wart-Off

*The products listed here are examples, and do NOT constitute an endorsement or an exhaustive listing of reimbursable OTC products.*

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**Dual-Purpose Over-the-Counter (OTC) Medicines and Products** may be reimbursed through your medical Flexible Spending Account (FSA) with a licensed health-care provider's note stating your specific diagnosis or medical condition, a recommendation to take the specific OTC medicine to treat your condition, and documentation of the product and cost.

<b>Type/Class of Drug or Product</b>	<b>Examples</b>	<b>Reimbursable Use</b>	<b>Excluded Use</b>
<b>Acne</b>	Retin-A	Chronic acne under treatment by a physician	Occasional outbreak or blemish
<b>Calcium</b>	Calcium Carbonate, Caltrate, Tricalcium Phosphate, Calcium Citrate, Calcium Lactate, Calcium Gluconate	Diagnosis (e.g. osteoporosis) or at-risk for illness or injury based on physician note	Routine use for general health
<b>Dental Fluoride</b>			Routine use for general oral care
<b>Dietary Supplements</b>	Protein bars, Power drinks		Sports performance, general energy and health
<b>Feminine Hygiene</b>		Post-surgery or childbirth	
<b>Fiber Supplements</b>	Benefiber, Metamucil	Documented specific medical condition, short duration	Routine use for general health
<b>Homeopathic Remedies</b>			Routine use for general health
<b>Incontinence</b>		Post-surgery	Infants and toddlers
<b>Joint Supplements</b>	Glucosamine, Chondroitin	Diagnosis of Arthritis or Joint Disease	Routine use for general health

Type/Class of Drug or Product	Examples	Reimbursable Use	Excluded Use
<b>Mineral</b>	Calcium, Caltrate, Ferrous Sulfate, Feosol, Slow FE, Folic Acid	Diagnosis (e.g. osteoporosis, anemia) or at-risk for illness or injury based on physician note	Routine use for general health
<b>OTC Hormone Therapy</b>		Peri-menopausal or menopausal symptoms	Routine use for general health
<b>Snoring Cessation Aids</b>	Breathe Right, Snorezz	Sleep Apnea	
<b>Sunscreen</b>	Coppertone	Diagnosis or history of skin cancer or other diagnosed skin disease that is affected by sun exposure	Suntan lotions. Routine use for general health
<b>Vitamins</b>		Vitamin B for treatment of scurvy	Routine use for general health
<b>Weight Loss</b>		Diagnosis of obesity	

**Excluded OTC Products** (non-eligible expenses)

Type/Class of Drug or Product	Examples
Cosmetic Products	Face soaps, Creams, Make-up, Perfumes, Hair removal
Dental Products	Dental floss, Toothpaste, Toothbrushes, Teeth whitening kits
Dietary/Nutritional Supplements	Ensure, Glucerna, Slimfast

Herbal Supplements	
Toiletries	Deodorant, Shampoo, Body sprays, Soaps, Moisturizers, Chapstick

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