



ELIGIBLE/INELIGIBLE EXPENSES OVER-THE-COUNTER MEDICINES AND DRUGS

IMPORTANT: The purchase of such medicines and/or drugs must be for medical care as defined under Section 213(d) of the Internal Revenue Code, and not merely to advance one's general good health. Accordingly, expenses incurred for the purchase of over-the-counter medicines and/or drugs to treat a medical condition without a prescription are reimbursable from a health care FSA account, tax-free, upon substantiation of:

- Purchase within the plan year (receipt required);
- Evidence of the medicine and/or drug name (name on receipt required);
- Completion of a claim form with over-the-counter purchases detailed line by line (claim form to be provided following enrollment);
- The participant's certification that such medicine or drug is for medical care.

Allowable Expenses (Medical-Only List)

Medical-only items are eligible over-the-counter expenses that are primarily for medical care. Expenses are reimbursable with proper documentation and participant's written statement (i.e. completed and signed claim form). Advance purchase of medicines and drugs for use in the near future (if the quantities are reasonable) are reimbursable without a practitioner's note.

- Allergy and asthma medicines, nasal sinus sprays
- Antacids, anti-gas, laxatives, stomach and intestinal medicines
- Antibiotics
- Antifungals
- Analgesics
- Asthma preparations
- Antihistamines
- Canker sore preparations
- Cold sore preparations
- Cough medicines, cough drops, throat lozenges, cough syrup, flu relief
- Decongestants
- Electrolyte drinks for child's dehydration
- Hemorrhoid preparations (i.e. suppositories and creams for hemorrhoids)
- Lice preparations
- Motion sickness pills
- Ophthalmic preparations (i.e. Visine, allergy eye drops, contact lens cleaning solution)
- Pain relievers- topical creams and oral medicines
- Psoriasis agents
- Sleeping pills (to treat occasional insomnia)
- Smoking cessation aids (i.e. nicotine gum or patches for stop-smoking purposes)
- Special ointment or cream specifically for sunburns
- Wound care products:
 - antibiotic cream
 - bandages, first aid kits
 - bug bite medication
 - calamine lotion
 - cortisone cream
 - first aid spray
 - hot/cold packs for injuries
 - rubbing alcohol

Allowable with Doctor's Note (Dual Purpose List)

Dual purpose OTC drugs (i.e. ones that may have both a medical purpose and a general health purpose) will not be reimbursed without a medical practitioner's note stating that the person has a specified medical condition and that the OTC drug is recommended to treat it and that the treatment is not a cosmetic procedure.

- Acne treatment (products for regular skin care are considered cosmetic and not reimbursable)
- Dietary supplements to treat a specific medical condition (i.e. vitamin B prescribed for treatment of scurvy)
- Feminine hygiene products (i.e. for use after surgery, child birth)
- Fiber supplements to treat a specific medical condition for a limited time
- Joint supplements for diagnosed joint condition (i.e. arthritis)
- OTC hormone therapy
- Prenatal vitamins
- Sunscreen (i.e. for persons diagnosed with skin cancer)
- Weight-loss drugs to treat a diagnosed disease (i.e. obesity)

Excluded Items

Ineligible expenses are primarily toiletries, cosmetics and any item determined to be primarily for general health and well being. These items will not be reimbursed under any circumstances. Non-reimbursable expenses include, but are not limited to:

- Chapstick
- Dietary supplements
- Face cream, moisturizers, suntan lotion
- Homeopathic medicines
- Illegal drugs, including any drug purchased in Canada or any foreign country
- Makeup, lipstick, eye cream
- Nutritional supplements
- One-a-day vitamins
- Perfume, body sprays, deodorants
- Shampoos and soaps (including medicated products)
- Toothpaste, toothbrushes, dental floss

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