

**Certain OTC Expenses** may be reimbursed under an FSA by obtaining a prescription from a licensed health care provider for the OTC medication. You **must** provide a prescription in order to receive reimbursement for OTC medications.

| Type/Class of Drug or Product              | Examples  |
|--|---|
| Allergy Prevention and Treatment           | Actifed ♦ Allerest ♦ Benadryl ♦ Chlor-Trimetron ♦ Claritin ♦ Contac ♦ Nasalcrom ♦ Sudafed   |
| Analgesics/Antipyretics                    | Aspirin ♦ Advil ♦ Alleve ♦ Ibuprofen ♦ Naprosyn ♦ Tylenol ♦ Midol ♦ Pamprin ♦ Premysyn PMS  |
| Antacids and Acid Reducers                 | AXID AR ♦ Gas-X ♦ Maalox ♦ Mylanta ♦ Tums ♦ Pepcid AC ♦ OTC Prilosec ♦ Tagamet HB ♦ Zantac 75   |
| Anti-arthritis                             | Glucosamine   |
| Antibiotics (topical)                      | Bacitracin ♦ Neosporin ♦ Triple antibiotic ointment   |
| Anticandial (yeast)                        | Femstat 3 ♦ Gynelotrimin ♦ Mycelex-7 ♦ Monistat 3 ♦ Vagistat-1  |
| Antidiarrheal and Laxatives                | Ex-Lax ♦ Immodium AD ♦ Kaopectate ♦ Pepto-Bismol  |
| Antifungal                                 | Lamisil AT ♦ Lotramin AF ♦ Micatin  |
| Antihistamines                             | Actidil ♦ Actifed ♦ Allerest ♦ Benadryl ♦ Claritin ♦ Chlor-Trimetron ♦ Contac ♦ Drixoral ♦ Sudafed ♦ Tavist ♦ Triaminic   |
| Anti-itch Lotions and Creams               | Bactine ♦ Benadryl ♦ Caldecort ♦ Caladryl ♦ Calamine ♦ Cortaid ♦ Hydrocortisone ♦ Lanacort ♦ Lamisil AT ♦ Lotramin AF   |
| Asthma Medicines                           | Bronitin Mist ♦ Bronkaid ♦ Bronkolixer ♦ Primatene  |
| Cold Sore/Fever Blister                    | Abreva Cream ♦ Herpecin   |
| Cold, Flu, Decongestant and Sinus Remedies | 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 |
| Contraceptive / Family Planning            |   |
| Cough Suppressants or Expectorants         | Robitussin ♦ Vicks 44 ♦ Chlorasptic ♦ Mucinex ♦ Cough drops ♦ Throat lozenges   |
| Dehydration                                | Pedialyte   |
| Dental/Denture Care                        | Orajel ♦ Anbesol ♦ Poligrip   |
| Diaper Rash                                | Aquaphor ♦ Balmax ♦ Desitin   |
| Ear Care                                   | Ear drops ♦ Ear wax removal   |
| Eye Care                                   | ♦Eye drops ♦Reading glasses ♦Eye patches  |
| First Aid / Medical Supplies               | Antiseptics ♦Witch Hazel ♦Peroxide ♦Rubbing alcohol   |
| Foot Care                                  | Arch and insole supports ♦ Callous removers ♦ Athlete's Foot products (see anti-fungal) ♦ Bunion, blister and corn treatments   |
| Hemorrhoidal Preparations                  | Preparation H ♦ Hemorrhoid ♦ Tronolane  |
| Home Diagnostic Tests or Kits              | Blood pressure (monitor and related equipment) ♦ Cholesterol ♦ Diabetic equipment and supplies ♦ Colorectal screenings ♦ HIV test   |
| Lactose Intolerance                        | DairyCare ♦ Dairy Relief ♦ Lactaid ♦ Lacteeze ♦ Lactrase  |
| Menstrual Cycle                            | Midol ♦ Pamprin ♦ Premysyn PMS  |
| Migraine Relief                            | Advil Migraine ♦ Motrin Migraine ♦ Excedrin   |
| Motion Sickness                            | Dramamine ♦ Marizine  |
| NSAIDS                                     | Advil ♦ Alleve ♦ Ibuprofen ♦ Motrin ♦ Naprosyn ♦ Naproxen   |
| Pediculicide                               | Nix ♦ Rid   |
| Pre-natal Vitamins                         |   |
| Skin Care                                  | Sunburn relief ♦ Aloe Vera  |
| Sleeping Aids                              |   |
| Smoking Cessation                          | Commit ♦ Nicoderm CQ ♦ Nicorette ♦ Nicotrol   |
| Teething/Toothaches                        | Orajel ♦ Anbesol  |
| Topical Steroids                           | Hydrocortisone  |
| Wart Removal                               | Compound W ♦ Dr. Scholl's Clear Away ♦ Wart-Off   |

**Dual-Purpose OTC Medicines and Products** may be reimbursed under an FSA with a licensed health care provider's LMN 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.

| Type/Class of Drug or Product | Examples   | Reimbursable Use   | Excluded Use                                  |
|-------------------------------|--|--|---|
| Calcium                       | 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                |
| Dental fluoride               |  |  | Routine use for general oral care             |
| Fiber Supplements             | Benefiber ♦Metamucil   | Documented specific medical condition; short duration  | Routine use for general health                |
| Homeopathic Remedies          |  |  |   |
| Incontinence                  |  | Post-surgery   | Infants and toddlers                          |
| Joint Supplements             | Chondroitin  | Diagnosis of Arthritis   | Routine use for general health                |
| Minerals                      | 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                |
| OTC Hormone Therapy           |  | Peri-menopausal or menopausal symptoms   | Routine use for general health                |
| Dietary Supplements           | Protein bars ♦<br>Power drinks ♦Ensure ♦Glucerna ♦Slimfast   | Documented specific medical condition  | Sports performance, general energy and health |
| Snoring Cessation Aids        |  | Breathe Right ♦Snorezz   | Sleep Apnea                                   |
| Vitamins                      |  | Vitamin B for treatment of scurvy  | Routine use for general health                |
| Weight Loss                   |  | Diagnosis of obesity or other documented specific medical condition                            | General weight loss                           |

**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 ♦Mouthwash |
| Ear Care                      | Ear plugs   |
| Herbal Supplements            |   |
| Toiletries                    | Deodorant ♦Shampoo ♦Body sprays ♦Soaps ♦Moisturizers ♦Chapstick         |
| Vitamins                      | Without a Letter of Medical Necessity                                   |

**Please Note: this listing is to be a general guide only. All FSA transactions are subject to all IRS rules and regulations. For the most up-to-date FSA eligibility listing please call our office at 1-800-426-8739 ext. 5052 or visit [www.irs.gov](http://www.irs.gov)**