

Over The Counter (OTC) Drugs Used Primarily for Medical Care

These items typically are reimbursable with a proper receipt without authorization from a medical provider.

Type/Class of Drug or Product	Examples/Brand Names*
Allergy Prevention and Treatment	Actifed, Allerest, Benadryl, Chlor-Trimetron, Claritin, Contact, Sudafed
Analgesics/Antipyretics	Aspirin, Advil, Ibuprofen, Naprosyn, Tylenol, Midol, Pamprin, Premsyn PMS
Antacids and Acid Reducers	AXID AR, Gas-X, Maalox, Mylanta, Tums, Pepcid AC, Prilosec OTC, Tagamet HB, Zantac 75
Anti-arthritics	Excedrin Arthritis, Tylenol Arthritis
Antibiotics (topical)	Bacitracin, Triple Antibiotic Ointment, Neosporin, Polysporin
Anticandial (Yeast)	Femstat 3, Gyne-Iotri8min, Mycelrx-7, Monistate 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, Contact, Drixoral, Sudafed, Tavist-1, Triaminic
Anti-itch Lotions and Creams	Bactine, Benadryl, Caldecort, Caladryl, Calamine Lotin, Cortaid, Hydrocortisone, Lanacort, Lamisil AT, Lotramin AF, Micatin
Asthma Medicines	Primatene Mist
Cold Sore/Fever Blister	Abreva Cream, Blistex, CamphoPhenic, Carmex
Contraceptive Products	Pregnancy Tests, Spermicides
Cough Suppressants or Expectorants	Chloraseptic, Robitussin, Sucrets, Vicks 44
Decongestants/Cold and Flu Remedies	Actidil, Actifed, Advil Cold and Sinus, Afrin, Aleve Cold and Sinus, Alka Seltzer Cold and Flu, Afrinol, Children's Advil Cold, Dayquil, Dimetane, Dristan Long Lasting, Drixoral, Neo-Synephrine 12 Hour, Nyquil, Orrivin, Pedicacare, Sudafed, Tavist-D, Triaminic, Tylenol Cold and Flu
Dehydration	Pedialyte
Diaper Rash Ointments	Balmax, Destin
Eye Drops for Allergy/Cold Relief	Ocu Hist, Visine, Clear Eyes
First Aid Supplies	Bandages, First aid kits, Cold/hot packs for injuries, Rubbing alcohol, Ace wraps, Splints
Hemorrhoidal Preparations	Preparation H, Hemorid, Tronolane
Migraine Relief	Advil Migraine, Motrin Migraine, Excedrin Migrane, Tylenol Migrane
Motion Sickness	Dramamine, Marizine
Muscle and Joint Discomfort	Ben Gay, Icy Hot, Tiger Balm, Flexall
NSAIDS	Advil, Aleve, Ibuprofen, Motrin, Maprosyn, Naproxen
Pediculicide	Nix, Rid
Sinus Products	Nasal Sprays
Sleeping Aids	Tylenol P.M., Excedrin P.M.,
Smoking Cessation Aids	Commit, Nicoerm CQ, Nicorette, Nicotrol
Sunburn Relief	Solarcaine
Teething/Toothaches	Orajel, Little Teethers
Test Kits	Blood Pressure Kit, Cholesterol tests, Colorectal Cancer Screening, Diabetic Monitor and Supplies, Ovulation Indicators, Pregnancy Tests
Wart Removal	Compound W, Scholl Clear Away, Wart-Off

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

Dual Purpose Medicines and Products

These items may be reimbursed under a health care flexible spending account with a licensed health care provider's note indicating the specific medical condition; a recommendation to take the specific OTC medicine to treat the condition, that the medical item is not for cosmetic purposes, along with the documentation of the product and cost.

Type/Class of Drug or Product	Reimbursable Use	Excluded Use
Acne Products	Chronic acne under treatment by a physician	Occasional outbreak or blemish; cosmetic purposes
Contact Lens Supplies	Associated with vision health	Cosmetic contacts; non-related
Dental Fluoride Products	Treatment for gingivitis, special mouthwashes	Routine use for general oral care
Dietary Supplements	Vitamin B for treatment of scurvy	Routine use for general health
Feminine Hygiene Products	Post surgery or childbirth	Infants and toddlers
Fiber Supplements	Documented specific medical condition; short duration	Routine use for general health
Hair Loss Treatments	Replace hair loss from medical conditions	Balding due to age
Incontinence Products	Post surgery	Occasional use of incontinence items
Joint Supplements	Diagnosis of Arthritis	Routine use for overall joint health
Mineral Supplements	Calcium, Caltrate; Need doctor statement of medical necessity	Benefit or maintain general health
OTC Hormone Therapy	Specific medical conditions	General health maintenance
Pre- Natal Vitamins	Pregnancy or medical treatment	Routine use for general health
Snoring Cessation Aids	Sleep Apnea	Non-medical related conditions
Weight Loss Products	Specific medical condition such as Obesity	Routine use for general health

Excluded Products

These items and products are considered to be primarily for general health and well being, and are not eligible expenses.

Type/Class of Drug or Product	Examples/Brand Names*
Cosmetic Products	Creams, Face Soaps, Hair Removal, Lotions, Makeup, Perfumes
Dental Products	Dental Floss, Mouthwash, Toothpaste, Toothbrushes, Teeth Whitening Kits
Toiletries	Body Sprays, Lip Balms, Deodorant, Moisturizers, Shampoo, Soaps
Vitamins	Routine use for general health
Herbal Supplements	Routine use for general health
Dietary/Nutritional Supplements	Boost, Ensure, Glucema, Slimfast

Reimbursement for OTC medicines must still follow the existing rules regarding health care flexible spending accounts.

The expense(s) must:

- ✓ Be incurred during your period of coverage;
- ✓ Not be reimbursable through another plan; and
- ✓ Be substantiated through a detailed receipt.

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