



Over the Counter Reference

In an effort to make your life easier, we've created this Over-The-Counter (OTC) Reference to help you determine which OTC items are eligible for reimbursement under your eflex Flexible Spending Account (FSA). You may find this guide helpful if you are trying to determine how much money to set aside in your eflex FSA, if you are trying to use up any remaining funds in your account, or if you're simply unsure of an item's eligibility. This is not a comprehensive list; it simply lists examples of various products that are either eligible or ineligible according to IRS guidelines.

When shopping for OTC items, remember that eligible items are those that are used to treat or alleviate personal injury or sickness. Items that are simply used for general health such as vitamins, or for convenience, such as razors, are generally not eligible. The following reference is alphabetized and split into three categories; **Common Eligible Items**, **Items Requiring a Medical Letter**, and **Items that are not Eligible**.

Common Eligible Items – These items are eligible for reimbursement with only a copy of your store receipt from the purchase.

- **Allergy Medications and Antihistamines** such as Benadryl, Claritin, and Sudafed. Homeopathic items and herbal remedies are not eligible.
- **Antacids & Acid Reducers** such as Gas-X, Maalox, Mylanta, Zantac, Prilosec, and Pepcid AC.
- **Anti-Diarrhea and Laxatives** including Ex-Lax, Pepto-Bismol, and Imodium A.D.
- **Anti-Fungal/Itch Treatments** such as Lamisil AT, Lotramin AF, Cortaid, Calamine Lotion, Benadryl Cream, and Micatin.
- **Cold Sore/Fever Blister Treatments** including Abreva, Blistex, and Carmex. Non medicated items such as Chap-Stick and Burt's Bees are not eligible, unless you purchase the medicated versions.
- **Condoms and Contraceptive Devices** for instance Trojan, VGF Film, and Contraceptive Foam.
- **Cough Suppressants** such as Robitussin, Vicks 44, and Chloraseptic.
- **Decongestants/Cold Remedies** including Advil Cold and Sinus, Afrin, Aleve Cold, Children's Advil, Nyquil, Tylenol Cold and Flu, Alka Seltzer
- **Diaper Rash Ointment** such as Desitin and Balmax.
- **Eye Care Supplies** including Contact Lens Solution, Bausch and Lomb, Boston, Allergen, Opti-free, Renu, Ocu-Hist, Clear Eyes, and Visine.
- **First Aid Supplies** such as Ace Bandages, Band-Aids, Bandage Tape, Thermometers, Medical Gloves, Rubbing Alcohol.
- **Head Lice Treatments** such as Nix.
- **Incontinence Supplies** such as Depends as required due to a medical condition.
- **Medical Monitoring** including services and bracelets for medical information.
- **Medical Products and Devices** for instance Blood Pressure Monitors, Glucose Tester, HIV Tests, Cholesterol Test, Diabetic Supplies, Crutches, Ovulation Kits, and Pregnancy Tests.
- **Menstrual Cycle Medications** such as Midol, Pamprin, Premysyn PM.
- **Migraine Medications** including Advil Migraine, Excedrin Migraine, Motrin Migraine.
- **Motion Sickness Medicines** for instance Dramamine and Marizine.
- **Ointments/Salves/Cremes/Liniments** including Ben-Gay, Tiger Balm, Flexall, and Absorbine Junior.
- **Pain Relievers** for instance Advil, Aleve, Excedrin, Tylenol, Bayer, Children's Motrin.
- **Poison Ivy Protection** such as Ivy Block.
- **Smoking Cessation Products** including Nicotine Gum, Nicorette, Nicoderm CQ, Nicotrol.
- **Toothache & Teething Pain Relievers** such as Orajel.
- **Wart Removal Medications** for instance Tinamed and Compound W.

Items requiring a medical letter- Due to the dual nature of these products, your store receipt and a medical letter are required for them to be eligible for reimbursement under your eflex FSA. The letter must be written by your doctor and needs to include the name of the condition that is being treated. The product also needs to be required for treatment and not simply recommended. A new medical letter is required each plan year. The medical letter form can be found on our website under the Forms section.

- **Acne Medications** such as Clean & Clear, Oxy, and Proactive, are not eligible if used for cosmetic purposes.
- **Arthritis Treatments** including Glucosamine/Chondroitin are not reimbursable if used to maintain overall joint health.
- **Dehydration Treatments** including Pedialyte are not eligible without a medical letter.
- **Fiber Supplements** for instance Benefiber and Metamucil are not eligible if used to maintain general health.
- **Hair Loss Treatments** such as Rogaine are only eligible if used to treat hair loss due to a medical condition, for instance Cancer treatments.
- **Herbs/Supplements** are not eligible if used to maintain general health.
- **Hormone Therapy Drugs** such as Estroven are not eligible without a medical letter.
- **Nasal Strips** including Breathe Right are not eligible if used only to maintain proper breathing. Medicated strips are eligible for reimbursement without a medical letter.
- **Sleep Aids** such as Unisom are not eligible. Medicated sleep aids such as Tylenol PM are eligible.
- **Snoring Treatments** for instance Breathe Right Spray and Snorezz are not eligible.
- **Sunscreen/Sun block** is not an eligible expense unless a medical letter has been received.
- **Vitamins** are not eligible if used to maintain general health. A medical letter is required for vitamins to be covered under your FSA.
- **Weight Loss/Dietary Supplements** are considered cosmetic and require a medical letter.

Items that are not eligible- These OTC items are considered general health/convenience items and are not eligible for reimbursement under your eflex FSA.

• Chap-stick	• Hair Removal Products
• Cosmetics	• Lotions/Moisturizers
• Cotton Ball/Q-tips	• Mouthwashes/Antiseptics
• Deodorants	• Shaving Cream/Razors
• Diapers	• Soap/Anti-Bacterial Gel
• Face Creams/Wrinkle Reducers	• Teeth Whitening Kits
• Facial Tissues	• Toothpaste
• Feminine Hygiene Products	• Vitamins (requires medical letter)