



Over-the-Counter (OTC) Items

SAMPLE CHART OF ELIGIBLE EXPENSES

Please note that this is not a complete list, but is intended to provide Plan participants with examples to help determine what OTC items may be an eligible expense. Limited Medical FSA/HRA Plan participants should check their Plan Highlights to see if OTC items are eligible. Up-to-date information is available at BenefitResource.com.

ELIGIBLE OTC MEDICAL SUPPLIES

- Adult incontinence products (e.g. Depends)
- Birth control products (e.g. prophylactics)
- Breast pumps & lactation supplies
- Contact lens solution
- Denture adhesives
- First aid supplies (e.g. band-aids)
- Foot insoles
- Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)
- Hearing aid batteries
- Heat wraps (e.g. ThermaCare)
- Heating pads, hot water bottles
- Insulin & diabetic supplies
- Medicine dropper/spoon
- Motion sickness devices
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Pre-natal vitamins
- Sunscreen (Broad Spectrum SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)

ELIGIBLE OTC DRUGS AND MEDICINES (NO LONGER REQUIRING PRESCRIPTION)

- Acne medications
- Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed)
- Anti-fungal medications (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Cold sore medications
- Cough, cold & flu remedies
- Decongestants
- Diaper rash ointments
- Ear supplies (e.g. wax removal)
- First aid creams
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Lactose intolerance pills
- Menstrual Care Products
- Motion sickness pills
- Nasal sprays for congestion (e.g. Afrin)
- Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Suppositories
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Wart remover medications
- Yeast infection creams (e.g. Monistat)

DUAL-PURPOSE ITEMS

We advise you do not use your Card to pay for dual-purpose items unless you have a completed Medical Necessity Directive Form* from your health care provider (e.g. primary doctor, specialist.)

- Calcium supplements
- Fiber supplements
- Herbal medicines
- Homeopathic remedies
- Hormone therapy
- Joint supplements
- Nasal strips (e.g. Breathe Right)
- Vaporizers/humidifiers
- Vitamins/minerals/supplements

INELIGIBLE OTC ITEMS

DO NOT use your Card to pay for ineligible items.

- Baby diapers
- Cosmetics
- Deodorants, Shampoos, Soap
- Face creams, lotions, moisturizers
- Hair removal products
- Insect repellants
- Lip balms (e.g. Chapstick, Blistex)
- Mouthwashes
- Sport energy liquids, bars, etc.
- Stay awake aids (e.g. No Doz)
- Teeth whitening products
- Toiletries
- Toothpaste, toothbrush
- Wrinkle reducers

*The Medical Necessity Directive Form can be obtained from the Forms section at BenefitResource.com.