

Effective March 2020, the passing of the CARES Act has enabled certain **OTC expenses** to be reimbursed with your FSA/HSA funds

Type/Class of Drug or Product	Examples
Allergy Prevention and Treatment	Actifed ♦ Allerest ♦ Benadryl ♦ Chlor-Trimetron ♦ Claritin ♦ Contac ♦ Nasal crom ♦ 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
Anticandidal (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 ♦ Bronkolyser ♦ 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 ♦ Tampons ♦ Pads
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 ♦ 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