

The Right Balance: Look Over The Counter!

Guidelines for over-the-counter (OTC) medications and supplies for Flexible Spending Accounts (FSAs)

The Internal Revenue Service (IRS) allows FSA reimbursement for certain OTC medications and supplies. This is a partial list of what's allowable and what isn't and can be used as a guide. To confirm whether or not an item is allowable before it's purchased, you may contact Meritain Health toll free at the number on your ID Card. Or visit www.irs.gov.

Allowable

Antacids	Allergy medications
Pain relievers	Cold medicines
Bengay, Tiger Balm, similar products for muscle and joint pain	Pedalyte
First aid cream, bactine, calamine lotion	Bug bite medications
Wart removal treatments	Diaper rash ointments
Visine and similar eye care products	Ointments or creams for sunburn
Smoking cessation products	Menstrual cycle products for pain relief
Cough drops, throat lozenges, sinus medications, nasal spray	Anti-diarrhea medicine, laxatives such as Ex-Lax
Vicks VapoRub	Motion sickness pills
Suppositories and creams for hemorrhoids	Head lice treatment
Swimmer's ear medications	Lactose intolerance medications
Prenatal vitamins	Denture adhesives
Band-Aids, gauze pads, first aid kits, cold/hot packs	Rubbing alcohol, liquid adhesive for cuts
Carpal tunnel wrist supports	Pregnancy test kits
Thermometers (ear and mouth)	Ear covers for thermometers
Teething gel and pain medicines	Ovulation monitors
Blood pressure monitors	Diabetic monitors and supplies
Insulin purchased OTC	Remifemin menopause supplements
Fertility/infertility medications	

Allowable with a letter of medical necessity

Nasal sprays for snoring	Sleep aids
Orthopedic shoes and inserts	Glucosamine/chondroitin products (such as Hydra Joint)
Cosmetic indication agents, such as Botos, Retin-A (letter of medical necessity required if over age 26)	Medicated shampoos
Sunscreen	Metamucil
Acne treatments	Hair growth medications

Excluded

Toiletries or similar items (such as toothpaste or shaving cream)	ChapStick
Cosmetics (such as face creams, deodorants or hand lotions)	One-A-Day multivitamins
Teeth bleaching products (such as Whitestrips)	Feminine hygiene products

To submit a claim for reimbursement:

Complete and sign an FSA claim form and attach an itemized receipt that shows the name of the medication or supply, date of purchase and cost. Large quantities of purchased items are subject to review. The amount purchased should not be more than can be used in one plan year.