

## Over the Counter Medical Expense Items

On September 3<sup>rd</sup>, 2003 the IRS made a ruling on OTC (over the counter) medications that are reimbursable under your FSA (Flexible Spending Account). BCI Administrators, Inc. has compiled lists to help you understand what is reimbursable and what is “not reimbursable” under your FSA plan.

### OTC Eligible Items

The reason the following items are considered reimbursable under your FSA is: The solely or primary purpose of these items is for medical care. The following list contains examples of such items and is not all-inclusive and could be subject to change.

Type	Examples	Type	Examples
Allergy Medicines/Asthma	Claritin, Benadryl	Hot and Cold Packs	Ace, Be Kool, Nexcare
Antacids	Pepcid, Roloids, Tums	Hemorrhoid Creams	Preparation H, Tronolane
Antidiarrheals	Imodium A-D, Kaopectate	Incontinence products	Depends, Serenity
Anti-fungal medications	Desenex, Lamisil	Lactose Intolerant Pills	Digestive Advantage, Lactaid
Anti-Itch	Benadryl, Caladryl	Lice Treatment Aids	Nix, Rid
Antihistamines	Contac, Claritin	Medical Equipment	BP monitor, glucose tester
Antiseptic	Anbesol, Neosporin, Bactine	Menstrual pain and cramp relief	Midol, Pamprin
Bandages	Band-Aid,	Motion Sickness	Dramamine, Marezine
Birth control products	Prophylactics, pregnancy test	Muscle/Joint Pain relief	Ben Gay, Tiger Balm
Carpal Tunnel wrist supports		Nasal Spray for Congestion	Afrin, 4-way, Nostrilla
Cold Medicines	Vicks,	Nasal Strips	Breath Right,
Cold Sore Medications	Anbesol, Gly-Oxide	Pain Relievers	Bayer, aspirin, Tylenol
Cough Drops	Cepacol, Cold-Eeze	Sunscreen/Sunburn Relief	Safe Sea,
Decongestants	Sudafed, Conatct D	Sleep Aids	Simply Sleep, Unisom
Denture Adhesives	Fixodent,	Smoking Cessation	Nicotine gum, patch
Diaper Rash Ointments	Desitin, Balmex, Vaseline	Supports/Braces	ankle, knee, wrist
Ear Drops	wax remover, drying aid	Suppositories	Fleet
Eye Drops	Visine	Thermometer	Ear, mouth
First Aid Kit, Supplies	Bactine, Gauze, rubbing alcohol	Wart Removal Treatments	Wartner
Gastrointestinal aids	Antacids, Laxatives	Yeast Infection Cream	Monistat

### Dual Purpose OTC Items

The following list contains items that may be reimbursable if used for medical purposes; therefore a doctor’s note is required for reimbursement. **(Note from doctor must be dated and sign by a doctor and contain the name of OTC drug, the medical condition being treated and it is not for cosmetic purposes.)**

Type	Examples
Acne Treatments	containing Benzoyl Peroxide, Clean & Clear
Fiber Supplements	Benefiber, Metamucil
Dietary Supplements	Beano, Prelief
Herbal medicines	St. John's Wort, chinacea
Hormone Therapy	treatment for menopause
Lactose Intolerant Pills	Lactaid Milk
Orthopedic shoes	reimbursed the difference in cost for orthopedic vs. non-orthopedic
Vitamins/Supplements	Antioxidants, calcium, folic acid, iron,
Weight Loss Drugs	to treat a specific diagnosis including obesity

### Ineligible Items

The following list includes items that are not reimbursable under your FSA.

Cosmetics	Lip Balms	Soap	Toothpaste
Face Creams	Lotion/Moisturizers	Suntan Lotion	Wrinkle Creams
Feminine Products	Mouthwash	Teeth whitening	
Hair removal/growth products	Personal Hygiene Products	Toiletries	
Insect repellants	Shampoo	Tooth Brush	