



Over-the-Counter Medicines & Products

Over-the-counter (OTC) medicines and products are reimbursable under a Health Care Spending Account (HCSA) when the OTC product is used for medical purposes. EBS allows the same expenses as those allowed by the IRS. Below is a description of the three IRS-defined categories, followed by product examples for each.

Eligible OTC Medical Care Expenses

- Eligible items include medicines or products that alleviate or treat injuries or illness for you and your dependents. These drugs and products are not cosmetic in nature, or merely beneficial to your general health. Claims for OTC medicines and products must include an adequate receipt accompanied by the EBS claim form if the Flex debit card is not used. An adequate receipt states the name of the medicine or product, the date, and the amount paid. If your supermarket or pharmacy receipt does not include this information, you will need to copy the label from the product or its packaging, circle the correct amount on your receipt, and submit this information with your signed EBS claim form. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

Dual-Purpose Products

- Certain OTC products are considered dual-purpose, such as vitamins and supplements. That's because for some individuals, the product is used to alleviate a medical condition, while others use the product for general health and well-being. These products may be eligible for reimbursement, but require **a Letter of Medical Necessity 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.** EBS provides a [Letter of Medical Necessity \(LMN\)](#) to assist you in submitting this information.

Excluded Items

- OTC products that are not medicines or that merely benefit your general health are NOT reimbursable, such as vitamins without a Letter of Medical Necessity (LMN).

Reimbursement for OTC medicines still follows the existing rules regarding FSAs. The expense(s) must:

- *Be incurred during your period of coverage*
- *Not be reimbursed through another plan*
- *Be substantiated by a detailed receipt*

Eligible OTC Expenses include medicines or products that alleviate or treat injuries or illness for you and your dependents. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

Type/Class of Drug or Product	Examples
Acne Treatment	Acne Free; Acnomet, Ambi Even & Clear; Bye Bye Blemish; Clean & Clear; Clearasil; Murad Acne Complex Kit; Nature's Cure Acne Treatment; Neutrogena Acne Treatment; OXY; Proactiv Solution; Stri-Dex; ZAPZYT Acne Treatment; Zeno Acne Clearing Device Note: Generic and store brand equivalents of name brand acne treatments are also eligible
Allergy Prevention/Treatment	Actifed ☺ Allerest ☺ Benadryl ☺ Chlor-Trimeton ☺ Claritin ☺ Contac ☺ NasalCrom ☺ Sudafed
Analgesics/Antipyretics	Aspirin; Advil; Aleve; Ibuprofen; Naprosyn; Tylenol; Midol; Pamprin; Premysyn PMS
Antacids and Acid Reducers	AXID AR; Gas-X; Maalox; Mylanta; Tums; Pepcid AC; Prilosec OTC; Tagamet HB Zantac 75
Anti-arthritis	Glucosamine ☺ Chondroitin
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	Actifed; Allerest; Benadryl; Claritin; Chlor-Trimeton; 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	Actifed ☺ Advil Cold and Sinus ☺ Afrin ☺ Alka Seltzer Cold and Flu ☺ Afrinol ☺ Aleve Cold and Sinus ☺ Children's Advil Cold ☺ Contac ☺ Dayquil ☺ Dimetane ☺ Dristan Long-Lasting ☺ Drixoral ☺ Neo-Synephrine 12-Hour ☺ Nyquil ☺ Otrivin ☺ Pediacare ☺ Sudafed ☺ Tavist-D ☺ Thera-flu ☺ Triaminic ☺ Tylenol Cold and Flu ☺ Cough Drops ☺ Nasal Sprays ☺ Lozenges
Contact Lens Supplies	Cleaning and soaking solutions ☺ Lens storage cases
Contraceptive/Family Planning	Ovulation predictor kits ☺ Pregnancy tests ☺ Spermicides ☺ Condoms
Cough Suppressants/Expectorants	Robitussin ☺ Vicks 44 ☺ Chloraseptic ☺ Mucinex ☺ Cough drops ☺ Throat lozenges
Dehydration	Pedialyte
Dental/Denture Care	Orajel ☺ Anbesol ☺ Poligrip
Diaper Rash	Balmex ☺ Desitin
Ear Care	Ear drops ☺ Ear wax removal
Eye Care	Eye drops ☺ Reading glasses ☺ Eye patches
First Aid / Medical Supplies	Antiseptics ☺ Witch Hazel ☺ Peroxide ☺ Bandages ☺ First aid kits ☺ Cold/hot packs for injuries ☺ Joint supports (ankle, elbow, knee, wrist) ☺ Rubbing alcohol ☺ Ace wraps ☺ Splints ☺ Thermometers ☺ Liquid adhesives
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/Kits	Blood pressure (monitor and related equipment); Cholesterol; Diabetic equipment and supplies Colorectal screenings; HIV test; Pregnancy tests
Lactose Intolerance	DairyCare; Dairy Relief; Lactaid; Lacteeze; Lactrase
Menstrual Cycle	Midol ☺ Pamprin ☺ Premysyn PMS
Migraine Relief	Advil Migraine ☺ Motrin Migraine ☺ Excedrin
Motion Sickness	Dramamine ☺ Marizine
NSAIDS	Advil ☺ Aleve ☺ 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
Sunscreen	Note: Lotions or cosmetics that contain ingredients to protect you from the sun and/or list a SPF are not eligible
Teething/Toothaches	Orajel ☺ Anbesol
Topical Steroids	Hydrocortisone
Wart Removal	Compound W ☺ Dr. Scholl's Clear Away ☺ Wart-Off

The products listed here are examples, and do NOT constitute an endorsement or an exhaustive listing of reimbursable OTC products.

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
Dietary Supplements	Protein bars Power drinks; Ensure; Glucerna	Documented specific medical condition	Sports performance, general energy and health
Feminine Hygiene		Post-surgery or childbirth	
Fiber Supplements	Benefiber; Metamucil	Documented specific medical condition; short duration	Routine use for general health
Healing Ointment	Aquaphor; Eucerin		Routine use for dry or cracked skin
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
Snoring Cessation Aids	Breathe Right; Snorezz	Sleep Apnea	
Vitamins		Vitamin C for treatment of scurvy	Routine use for general health
Weight Loss		Diagnosis of obesity or other documented specific medical condition	

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