

Over-the-Counter Expenses List

Expense Description	FSA Eligible Expense	Required Documentation
Acetaminophen (e.g., Tylenol)	Potentially	Standard + Prescription
Acne treatments (e.g., Clearasil, Proactiv)	Potentially	Standard + Prescription
Allergy medicine (e.g., Actifed, Benadryl, Claritin, Zyrtec)	Potentially	Standard + Prescription
Antacids and acid relievers (e.g., AXID AR, Gas-X, Maalox, Mylanta, Pepcid AC, Prilosec OTC, Tagamet HB, TUMS, Zantac 75)	Potentially	Standard + Prescription
Anti-itch lotion and cream (for bug bites and poison ivy, e.g., Benadryl Cream, Calamine Lotion, Caldecort, Cortaid, Hydrocortisone)	Potentially	Standard + Prescription
Antidiarrheal and laxatives (e.g., Ex-Lax, Imodium A.D., Kaopectate, Pepto-Bismol)	Potentially	Standard + Prescription
Antifungal cream (e.g., Fenstat 3, Gyne-Lotrimin, Lamisil AT, Lotrimin AF, Micatin, Monistat 3, Vagistat-1)	Potentially	Standard + Prescription
Antihistamine (e.g., Actifed, Allerest, Chlor-Trimeton, Contac, Dimetane, Drixoral, NyQuil, Tavist-1, Triaminic)	Potentially	Standard + Prescription
Aspirin (e.g., Bayer, Excedrin)	Potentially	Standard + Prescription
Bandages	Yes	Standard
Blood pressure monitoring devices	Yes	Standard
Burn garment	Yes	Standard
Carpal tunnel wrist supports	Yes	Standard
Chondroitin sulfate	Potentially	Standard + LMN
Cold medicines and decongestants (e.g., Advil Cold and Sinus, Afrin, Aleve Cold and Sinus, Children's Advil Cold, Neo-Synephrine-12 Hour, Sudafed, Tavist-D, Tylenol Cold and Flu, Theraflu)	Potentially	Standard + Prescription
Cold sore remedies (e.g., Abreva, Campho-Phenique, Releev, Zicam)	Potentially	Standard + Prescription
Condoms and other contraceptive devices	Yes	Standard
Contact lens solution (e.g., Aosept, Allergan, Bausch & Lomb, Boston, Opti-Free, Renu)	Yes	Standard
Cough suppressants (e.g., Chloraseptic, Delsym, Mucinex, Robitussin, Triaminic, Vicks 44)	Potentially	Standard + Prescription
Diabetic supplies, test kits, and strips	Yes	Standard
Diaper rash ointments and creams (e.g., Balmex, Desitin)	Potentially	Standard + Prescription
Diarrhea medicine (e.g., Ex-Lax, Imodium A.D., Kaopectate, Pepto-Bismol)	Potentially	Standard + Prescription
Ear plugs	Potentially	Standard + LMN
Eye drops for allergy and cold relief (e.g., OcuHist, Visine)	Potentially	Standard + Prescription
Feminine antifungal and anti-itch creams (e.g., Fenstat 3, Gyne-Lotrimin, Vagistat-1)	Potentially	Standard + Prescription
Fiber supplements (e.g., Benefiber, Metamucil)	Potentially	Standard + LMN
First aid cream, ointment, and spray (e.g., Bactine, Neosporin)	Potentially	Standard + Prescription
First aid kits and supplies (e.g., ACE bandages, BAND-AIDS, bandage tape, gauze, medical gloves)	Yes	Standard
Gauze pads	Yes	Standard
Glucosamine	Potentially	Standard + LMN
Glucose monitoring equipment	Yes	Standard

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Glucose tablets and gel	Potentially	Standard + Prescription
Hearing aids and hearing aid batteries	Yes	Standard
Hemorrhoid treatments (e.g., Preparation H, Tronolane)	Potentially	Standard + Prescription
Herbs and Herbal Supplements (e.g., St. John's Wort)	Potentially	Standard + LMN
Hot and cold packs	Yes	Standard
Ibuprofen (e.g., Advil, Motrin)	Potentially	Standard + Prescription
Incontinence supplies (e.g., Depends, Serenity)	Yes	Standard
Insect bite creams and ointments (e.g., Benadryl cream, Calamine lotion, Cortaid, cortisone cream)	Potentially	Standard + Prescription
Insulin (over-the-counter)	Yes	Standard
Lactose intolerance products (e.g., Lactaid)	Potentially	Standard + Prescription
Laxatives (e.g., Correctol, Dulcolax, Ex-Lax, MiraLAX, Senokot)	Potentially	Standard + Prescription
Liniments (e.g., BENGAY, Flexall, Tiger Balm)	Potentially	Standard + Prescription
Mastectomy-related special bras	Yes	Standard
Medic Alert bracelet or necklace	Yes	Standard
Medical monitoring and testing devices	Yes	Standard
Medicated shampoo (to treat a specific medical condition like psoriasis, e.g., Dermarest shampoo)	Potentially	Standard + LMN
Menstrual pain relievers (e.g., Midol, Pamprin, Premsyn PMS)	Potentially	Standard + Prescription
Migraine pain relievers (e.g., Advil Migraine Liquigels, Excedrin Migraine)	Potentially	Standard + Prescription
Motion sickness pills (e.g., Dramamine, Marzine)	Potentially	Standard + Prescription
Nasal sprays	Potentially	Standard + Prescription
Nasal strips (nose strips)	Potentially	Standard + LMN
Nicotine gum or patches (e.g., Commit, NicoDerm CQ, Nicorette, Nicotrol, Nicodin)	Potentially	Standard + Prescription
Occlusal guards	Yes	Standard
Orthotic Inserts	Yes	Standard
Pain relievers (e.g., Advil, acetaminophen, aspirin, ibuprofen, Motrin, Tylenol)	Potentially	Standard + Prescription
Pedialyte and other oral electrolytes	Potentially	Standard + Prescription
Pediculicide (head lice treatment, e.g., Nix, RID)	Potentially	Standard + Prescription
Poison ivy protection (e.g., Ivy Block)	Potentially	Standard + Prescription
Pregnancy test kits	Yes	Standard
Prenatal vitamins	Yes	Standard
Reading glasses	Yes	Standard
Rubbing alcohol and alcohol pads	Yes	Standard
Sinus medicines (see decongestants)	Potentially	Standard + Prescription
Sleep aids (e.g., Sominex, Sleepinal, Tylenol P.M., Unisom Sleep Tabs)	Potentially	Standard + Prescription
Snoring cessation aids and medications (e.g., Breathe Right Spray, Snoreeze)	Potentially	Standard + Prescription
Spermicidal foam	Potentially	Standard + Prescription
Sunburn creams and ointments (e.g., Aloe Vera Gel, Solarcaine)	Potentially	Standard + Prescription
Sunscreen and sun block with SPF 15 or greater	Yes	Standard (itemized receipt must show SPF value)
Sunscreen and sun block with SPF less than 15	Potentially	Standard + Prescription
Supplies to treat medical condition	Yes	Standard
Thermometers	Yes	Standard

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Throat lozenges and cough drops	Potentially	Standard + Prescription
Toothache and teething pain relievers (e.g., Orajel)	Potentially	Standard + Prescription
Vitamins (to treat a specific medical condition, e.g., calcium to treat osteoporosis; iron to treat anemia)	Potentially	Standard + LMN
Walker, wheelchair, cane	Yes	Standard
Wart remover treatments (e.g., Tinamed)	Potentially	Standard + Prescription

Supporting Documentation for OTC Expenses

All requests for reimbursement for OTC expenses must include the appropriate supporting documentation.

- **For over-the-counter medicines:** A written OTC prescription along with an itemized cash register receipt that includes the merchant name, name of the OTC medicine or drug, purchase date, and amount.

Sample:

Smith & Jones, MD 123 Main Street Anytown, USA 55555 License #123456789	Date: 1/12/2011
Patient: Jane Doe <i>Acetaminophen 500mg b.i.d.</i>	
3 refills	Richard Jones, MD

- **For some over-the-counter non medicated items:** A completed LMN (Letter of Medical Necessity) along with an itemized cash register receipt that includes the merchant name, name of the OTC item, purchase date, and amount. Contact Plus Point Services at admin@pluspoint-tpa.com or 541-386-1696 to request a LMN.

“Stockpiling” of OTC Drugs is not allowed.

The ability of participants to purchase large quantities of OTC drugs can raise concerns about stockpiling. IRS officials have commented that in reviewing claims for large quantities of items purchased toward the end of a plan year, plan administrators should ask whether it seems probable that the items will be used during that plan year. If not, the plan administrator should consider disallowing part of the expense. Another approach used in the federal government’s FSA Program is to require documentation from a medical provider that the large amount is necessary for the treatment of a diagnosed medical condition.