

Over-the-counter Drugs

Over-the-counter (OTC) drugs may be paid for with pre-tax dollars through the unreimbursed medical expense account component of Flexible Spending Accounts (FSA) in addition to Health Reimbursement Arrangements (HRA) and Health Savings Accounts (HSA).

OTC drugs include many drugs that used to be prescription drugs, such as Claritin® and Advil®, as well as items like cough or cold medicine, pain relievers, allergy medications and antacids.

OTC items that are simply beneficial to the general health of an individual, such as vitamins, toiletries (such as toothpaste, mouthwash, etc), dietary and nutritional supplements and cosmetics (such as facial creams) **are not allowable**.

As with all other FSA expenses, you will need to save your receipts for these items and send them in when you submit your General Claim Form or when you receive a “Request for Additional Information” letter where you used your PowerPay® debit card. Adequate substantiation for these claims must include the name of the drug or medicine, the date it was purchased, and the charge for the item. Here is a partial list of frequently used Eligible and Ineligible OTC Drugs:

ELIGIBLE OVER-THE-COUNTER MEDICAL EXPENSES

Allergy relief (oral medications, nasal sprays, patches)	Feminine care (treatment of vaginal infections)
Analgesics (fever and pain reducers, aspirin, Tylenol and Ibuprofen)	First aid (heat wraps, compresses, bandages, gauze, pain relieving creams)
Antacids and heartburn relief (Alka-Seltzer, Mylanta, Milk of Magnesia)	Incontinence products (Depends and Serenity pads)
Antibiotic ointment	Joint support bandages and hosiery (knee and elbow supports)
Anti-itch and hydrocortisone creams	Laxatives
Arthritis pain relieving creams	Motion sickness (Dramamine, patches, bracelets)
Athlete’s foot treatment (nail and foot anti-fungal creams)	Shampoo treatments (for lice, psoriasis)
Blood pressure monitor and related equipment	Smoking cessation relief (patches, gum)
Cholesterol test equipment	Stomach & digestive relief (Pepto-Bismol, Imodium, Colace, Lactaid)
Cold medicines (tablets, syrups, drops, lozenges)	Tooth and mouth pain relief (Orajel, Anbesol)
Diabetes (monitor and related equipment)	Urinary pain relief
Eye care (contacts, saline solution, lubricant eye drops)	Wart removal medication
Eye patches	

INELIGIBLE OVER-THE-COUNTER MEDICAL EXPENSES

- **Cosmetics** (face creams, moisturizers)
- **Dietary and Nutritional Supplements** (shakes, bars etc.)
- **Fiber Supplements**
- **Herbs**
- **Lip Balm** (including chapstick or Carmex)
- **Medicated Shampoos**
- **Tissues**
- **Toiletries** (toothpaste, mouthwash, etc.)
- **Vitamins** (for the general health of an individual)