

## **Over-the-Counter Medicines & Products Eligible & Not Eligible Expenses**

### **Quick Reference Guide**

An IRS ruling allows reimbursement for eligible over-the-counter (OTC) medicines and products from a health care flexible spending account (HCFSA). Below is a description of the three IRS-defined categories, followed by product examples for each category.

### **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 JFT Health Care Reimbursement Request Form. 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 JFT Health Care Reimbursement Request claim. 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 called dual purpose. 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 reimbursed through your Health Care Flexible Spending Account, but require a medical provider's note stating your specific diagnosis or medical condition; a recommendation to take the specific OTC medicine to treat your condition; along with the documentation of the product and cost.

### **Excluded Items**

- OTC products that are not medicines or that merely benefit your general health are NOT reimbursable under your JFT Health and Welfare Fund Health Care Flexible Spending Account.

Reimbursement for OTC medicines must still follow the rules regarding health care flexible spending accounts. The expense(s) must:

- Be incurred during the Plan Year
- Not be reimbursable through another plan; and
- Be substantiated through a detailed receipt.

## Eligible OTC Expenses

Eligible medicines or products include medicines or products that alleviate or treat injuries or illness for you and your dependents. An adequate receipt accompanied by the eligible product, the date, and the amount paid attached to a JFT Health and Welfare Fund Health Care Reimbursement Request form is all that is needed. It is not necessary to provide a statement from a medical provider, or indicate a diagnosis in order to receive reimbursement.

<b><i>Class of Drug or Product*</i></b>	<b><i>Examples</i></b>
Allergy Prevention and Treatment	Actifed ▲ Allerest ▲ Benadryl ▲ Chlor-Trimetron ▲ Claritin ▲ Contac Nasalcrom ▲ Sudafed
Analgesics/Antipyretics	Aspirin ▲ Advil ▲ 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	
Antibiotics (topical)	Bacitracin ▲ Triple Antibiotic Ointment
Anticandial (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	Actidil ▲ Actifed ▲ Allerest ▲ Benadryl ▲ Claritin ▲ Chlor-Trimetron ▲ Contac ▲ Drixoral ▲ Sudafed ▲ Tavist-1 ▲ Triaminic
Anti-itch Lotions and Creams	Bactine ▲ Benadryl ▲ Caldecort ▲ Caladryl ▲ Calamine ▲ Cortaid ▲ Hydrocortisone ▲ Lanacort ▲ Lamisil AT ▲ Lotramin AF
Asthma Medicines	Bronitin Mist ▲ Bronkaid ▲ Bronkolixer ▲ Primatene
Cold Sore/Fever Blister	Abreva Cream
Cold, Flu, Decongestant and Sinus Remedies	Actidil ▲ Actifed ▲ Advil Cold and Sinus ▲ Afrin ▲ Alka Seltzer Cold and Flu ▲ Afrinol ▲ Aleve Cold and Sinus ▲ Children's Advil Cold ▲ Dayquil ▲ Dimetane ▲ Dristan Long Lasting ▲ Drixoral ▲ Neo-Synephrine-12 Hour ▲ Nyquil ▲ Orrivin ▲ Pediacare ▲ Sudafed ▲ Tavist-D ▲ Thera-flu ▲ Triaminic ▲ Tylenol Cold and Flu ▲ Cough Drops ▲ Nasal Sprays ▲ Throat Lozenges
Contraceptive Products	Ovulation predictor kits ▲ Pregnancy Tests ▲ Spermicides ▲
Cough Suppressants or Expectorants	Robitussin ▲ Vicks 44 ▲ Chlorasptic ▲ Cough drops ▲ Throat lozenges
Dehydration	Pedialyte
Dental/Denture Care	Orajel ▲ Anbesol ▲ Poligrip
Diaper Rash	Balmax ▲ Desitin
Ear Care	Ear drops ▲ Ear wax removal ▲ Ear plugs
Eye Cares	Contact lens supplies ▲ Eye drops Eye patches

## Eligible OTC Expenses (continued)

First Aid Supplies	Antiseptics ▲ Bandages ▲ First aid kits ▲ Cold/hot packs for injuries ▲ Joint supports (ankle, elbow, knee, wrist) ▲ Rubbing alcohol ▲ Ace ▲ raps ▲ 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 or Kits	Blood pressure (monitor and related equipment) ▲ Cholesterol ▲ Diabetic equipment and supplies ▲ Colorectal screenings ▲ HIV test
Lactose Intolerance	Dairy Care ▲ Dairy Relief ▲ Lactaid ▲ Lacteeze ▲ Lactrase
Menstrual Cycle	Midol V ▲ Pamprin ▲ Premysyn PMS
Migraine Relief	Advil Migraine ▲ Motrin Migraine ▲ Excedrin
Motion Sickness	Dramamine ▲ Marizine
NSAIDS	Advil ▲ Alleve ▲ Ibuprofen ▲ Motrin ▲ Naprosyn ▲ Naproxen
Pediculicide	Nix ▲ Rid
Pre-natal Vitamins	
Skin Care	Sunscreen ▲ Sunburn relief
Sleeping Aids	
Smoking Cessation	Commit ▲ Nicoderm CQ ▲ Nicorette ▲ Nicotrol
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

These items **may** be reimbursed with a licensed health care provider's note stating your specific diagnosis or medical condition; a recommendation to take the specific OTC medicine to treat your condition, along with the documentation of the product and cost.

<b><i>Class of Drug or Product</i></b>	<b><i>Examples</i></b>	<b><i>Reimbursable Use</i></b>	<b><i>Excluded Use</i></b>
Acne Products	Retin-A	Chronic acne under treatment by a physician	Occasional outbreak or blemish
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
Feminine Hygiene		Post surgery or childbirth	
Fiber Supplements	Benefiber ▲ Metamucil	Documented specific medical condition; short duration	Routine use for general health
Incontinence Products		Post-surgery	Infants and toddlers
Joint supplements	Glucosamine ▲ 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 B for treatment of scurvy	Routine use for general health
Weight Loss		Diagnosis of Obesity	

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**Excluded OTC Products (non-eligible expenses)**

<b><i>Class of Drug or Product</i></b>	<b><i>Examples</i></b>
Cosmetic Products	Face soaps ▲ Creams ▲ Make-up ▲ Perfumes ▲ Hair Removal
Dental Products	Dental Floss ▲ Toothpaste ▲ Toothbrushes ▲ Teeth whitening kits
Dietary/Nutritional Supplements	Ensure ▲ Glucerna ▲ Slimfast
Herbal Supplements	
Toiletries	Deodorant ▲ Shampoo ▲ Body sprays ▲ Soaps ▲ Moisturizers ▲ Chapstick
Vitamins	