



OVER-THE-COUNTER PRESCRIPTIONS AND MEDICATIONS

- ❖ IRS issued a new policy that states Flexible Benefits Plans may reimburse the cost of over-the-counter prescriptions and medications provided there is proper substantiation. The reimbursement does not include dietary supplements (e.g., vitamins) that are “merely beneficial to the general health” of an employee or the employee’s spouse or dependents.
- ❖ Participants will need to submit a claim form (patient name must be listed) and attach a provider, pharmacy or retailer’s receipt to include the following:
 - Item name/description
 - Dollar Amount
 - Date of Service
 - Provider, pharmacy or retailer’s name
- ❖ We cannot provide an exhaustive list of over-the-counter prescriptions and medications. We can only give clarity on what is eligible, and some items may be eligible with a Letter of Medical Necessity from a physician. Examples of some eligible items are:

Eligible Items:

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| Antacids | Allergy Medicine |
| Pain Relievers | Cold Medicine |
| Anti-diarrhea Medicine | Laxatives |
| Menstrual Pain/Cramp Relief Products | Cough Drops |
| Throat Lozenges | Sinus Medications |
| Nasal Sinus Sprays | Nicotine Gum or Patches |
| Special Ointment/Cream for Sunburn | Products for Muscle or Joint Pain |
| Pedialyte | First Aid Cream |
| Bactine | Special Diaper Rash Ointments |
| Calamine Lotion | Bug Bite Medication |
| Wart Remover Treatments | Visine and other eye products |
| Suppositories and Creams for Hemorrhoids | Motion Sickness Pills |
| Band-aids | Bandages |
| Gauze Pads | First Aid Kits |
| Cold/Hot Packs for Injuries | Rubbing Alcohol |
| Liquid Adhesive for Small Cuts | Reading Glasses |
| Contact Lens Solution | Carpal Tunnel Wrist Supports |
| Pregnancy Test Kits | Condoms |
| Spermicidal Foam | Thermometers |
| Incontinence Supplies | Nasal Strips |
| Prenatal Vitamins | Crutches |
| Blood Sugar Test Kits | |

Non-Eligible Items:

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|--------------------|---------------------------|
| Toothpaste | Suntan Lotion |
| Toothbrush | One-A-Day Vitamins |
| Chapstick | Feminine Hygiene Products |
| Face Cream | Moisteners |
| Medicated Shampoos | Soaps |

- ❖ The question to ask in discerning whether an item is reimbursable, “Would I be using this item if I did not have this medical condition?”. If your answer is, “Yes, I would be using the item even without the medical condition” (i.e. toothbrush, toothpaste), then it is not eligible. However, if you would not be using the item except for the medical condition, it maybe an eligible expense.

If you have any questions, please feel free to call the Flexible Benefits Department.