

Over-the-Counter Medicine Reimbursement

*Under the provision of the bill HR 3590, the cost of Over-the-Counter medicines may not be reimbursed through a Health FSA, HRA, HSA, unless the medicine is prescribed by a physician. The bill does not apply to items that are not medicines, including equipment such as crutches, supplies such as bandages, and diagnostic devices such as blood sugar test kits. Such items may qualify as medical care if they otherwise meet the definition in Code §213(d). Code §213(d) defines "medical care" to include amounts paid "for the diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body." Items merely beneficial to your general health such as dietary, nutritional supplements, vitamins, toothpaste, etc. are not eligible.

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Examples of Eligible Expenses

The following list, while not intended to be complete, illustrates some Over-the-Counter expenses that may be reimbursed under the Health Care FSA; some restrictions may apply and may require a Letter of Medical Necessity (LMN) from a physician. Information is subject to additional guidance from the IRS.

Eligible Expenses

- Band-Aids/Bandages
- Carpal Tunnel Wrist Supports
- Cold/Hot Packs for Injuries
- Condoms
- Contact Lens Cleaning Solution
- First Aid Kits
- Incontinence Supplies
- Insulin
- Pregnancy Test Kits
- Reading Glasses
- Rubbing Alcohol
- Thermometers (ear or mouth)



Expenses requiring a prescription from a doctor

- Allergy medicines, sinus medications
- Antacids
- Anti-diarrhea medicine, Laxatives
- Bug bite medication(oral)
- Calamine lotion
- Cold medicines
- Cough drops
- Diaper rash ointments
- First aid cream
- Hemorrhoid medication
- Liquid adhesive for small cuts
- Menstrual cycle products for pain and cramp relief
- Nasal sinus sprays or strips
- Nicotine gum or patches for smoking cessation
- Pain Reliever
- Pedialyte for ill child's dehydration
- Products for muscle pain or joint pain (i.e., Ben Gay or Tiger Balm)
- Sleeping aids used to treat occasional insomnia
- Special ointment or cream for sunburn
- Spermicidal foam
- Throat lozenges



If you have any questions, please contact your Customer Care Team at 1-800-558-5553.