

The IRS defines eligible Over-The-Counter Drugs as pain relievers, antacids, cold remedies and allergy medications. In an effort to help define each of the categories we have established a list of examples.

(This is not an all-inclusive list.)

This material is intended solely for information and education. It is not to be used as the basis for legal or tax advice. For advice on your situation, you must seek out and rely on the counsel of your own attorneys or tax advisors.

OTC Drugs Used Primarily for Medical Care. These are reimbursable with only a third party receipt. A recommendation from a health care provider is not required.

Pain Relievers:

Type of Drug	Examples (common brands, not a comprehensive list)
diaper rash ointment	Desitin, Balmax
internal analgesic/anti-inflammatory	Advil, Aleve, Motrin, Bayer, Excedrin, Tylenol, Nuprin
liniments	BenGay, Tiger Balm, Flexall, Absorbine Junior
menstrual cycle medications	Midol, Pamprin, Premysyn PM
migraine	Advil Migraine, Excedrin Migraine, Motrin Migraine
toothache and teething pain relievers	Orajel, Little Teethers
anti-itch lotions and creams (e.g. for athletes foot, bug bites, poison ivy)	Bactine, Cortaid, Hydrocortisone, Calamine Lotion, Benadryl Cream, Lanacort, Lamisil AT, Micatin

Allergy Medications:

Type of Drug	Examples (common brands, not a comprehensive list)
allergy prevention & treatment	Benadryl, Sudafed, Actifed, Claritin, Chlor-Trimeton
antihistamines	Actidil, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimeton, Contac, Dimetapp, Drixoral
anti-fungal	Lamisil AT, Lotramin AF, Micatin
asthma	Primatene Mist
eye drops for allergy/cold relief	Ocu-Hist, Clear Eyes, Visine
cold sore/fever blister	Abreva Cream, Blistex, Carmex

Cold Remedies:

Type of Drug	Examples (common brands, not a comprehensive list)
cough suppressants	Robitussin, Vicks 44, Chloraseptic
decongestant/nasal decongestant/cold remedies	Advil Cold and Sinus, Afrin, Aleve Cold, Children's Advil Cold, Duration, Dristan, Neo-Synephrine, Nyquil, Tylenol Cold and Flu, Allerest, Alka Seltzer

Antacids:

Type of Drug	Examples (common brands, not a comprehensive list)
antacids and acid reducers	Gas-X, Maalox, Mylanta, Tums, Rolaids, Pepsid AC, Prilosec OTC, Tagamet HB, Zantac 75
antidiarrhea and laxatives	Ex-Lax, Pepto-Bismol, Imodium A.D., Kaopectate

Miscellaneous Items:

Type of Drug	Examples (common brands, not a comprehensive list)
condoms and other contraceptive devices	Trojans, VGF Film, Delfen Contraceptive Foam
contact lens solution	Bausch & Lomb, Boston, Opti-free, Allergan, Renu
first aid supplies	Ace Bandages, Band-aids, Bandage Tape, Thermometers, Medical Gloves, Rubbing Alcohol
medical products and devices	HIV Test, Cholesterol Test, Diabetic Supplies
motion sickness medicine	Dramamine, Marizine
pediculicide (head lice)	Nix, RID
pregnancy test or ovulation test kits	Clear Blue Easy, EPT, Clear Plan, First Response
smoking cessation aids	Nicotine Gum, Nicorette, Nicoderm CQ, Nicotrol
wart removal medication	Tinamed, Compound W

Dual Purpose OTC Drugs. These require a third party receipt and a note from a health care provider listing the diagnosis of the medical condition and the recommendation of the OTC drug.

- fiber supplements such as Benefiber and Metamucil
- glucosamine/chondroitin for arthritis or other medical condition (not reimbursable if taken for overall joint health)
- herbal supplements used to treat a specific disease such as St. John's Wort for depression
- hormone therapy drugs
- Retin-A
- sleep-aids
- vitamins are not an eligible expense, unless prescribed by a physician to treat a specific medical condition. (i.e. iron to treat, not prevent, anemia; calcium supplements to treat, not prevent, osteoporosis). A doctor's note detailing the specific medical condition will be required for reimbursement.
- weight loss/dietary supplements must be for a specific medical condition such as obesity
- incontinence supplies such as Depends
- blood pressure monitor, glucose tester
- crutches

OTC Items Not Reimbursable. These OTC Drugs or other products are not considered medical care and are not reimbursable through the plan.

- chapstick or lip balm
- cosmetics
- cotton balls
- deodorants
- face creams, moisturizers, eye creams, and wrinkle reducers
- feminine hygiene products such as tampons and maxi pads
- food items (i.e. Slim Fast)
- hair removal treatments and waxes
- mouth washes, antiseptics and oral anesthetics
- shaving cream and razors
- soap
- teeth whitening kits, and powders
- toothpaste
- vitamins taken to improve overall-health
- shampoo
- electric toothbrush or Waterpik

If you have any questions about items listed or not listed please call 877-372-4730, option 2 to speak with a Reimbursement Specialist.