



## ASIFlex Quick Reference Guide: Over-the Counter Medicine

Over-the-counter (OTC) medicines and products are reimbursable under a Health Care Flexible Spending Account (HCFSA) when the OTC product is used for medical purposes. ASIFlex allows the same expenses as those allowed by the IRS. Below is a description of the three IRS-defined categories, followed by product examples for each.

### **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 ASI claim form. An adequate receipt states the name of the medicine or product, the date, and the amount paid. 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 considered dual-purpose, such as vitamins and supplements. That's because for some individuals, the product is used to alleviate a medical condition, while others use the product for general health and wellbeing. These products may be eligible for reimbursement, but require a **Letter of Medical Necessity stating your specific diagnosis or medical condition, a recommendation to take the specific OTC medicine to treat your condition, and documentation of the product and cost. ASI provides a Letter of Medical Necessity to assist you in submitting this information.**

If you have a condition that requires a specialized general purpose item (i.e. special laundry detergent due to allergies) and you have a letter of medical necessity, you can claim the difference in cost between the specialized detergent and the regular detergent. You must submit a statement or printout showing how much a "comparable" non-medicated product costs.

### **Excluded Items**

OTC products that are not medicines or that merely benefit your general health are NOT reimbursable, such as vitamins without a Letter of Medical Necessity (LMN).

*Reimbursement for OTC medicines still follow the existing rules regarding FSAs. The expense(s) must:*

- ✓ *Be incurred during your period of coverage*
- ✓ *Not be reimbursed through another plan*
- ✓ *Be substantiated by a detailed receipt*

**Please note that stockpiling OTC medicines or items is not allowed and that requests for quantities deemed by ASIFlex to be stockpiling will be denied.**

**Eligible OTC Expenses** include medicines or products that alleviate or treat injuries or illness for you and your dependents. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

<b>Type/Class of Drug or Product</b>	<b>Examples</b>
<b>Allergy Prevention &amp; Treatment</b>	Actifed ■ Allerest ■ Benadryl ■ Chlor-Trimetron ■ Claritin ■ Contac ■ Nasalcrom ■ Sudafed
<b>Analgesics/Antipyretics</b>	Aspirin ■ Advil ■ Alleve ■ Ibuprofen ■ Naprosyn ■ Tylenol ■ Midol ■ Pamprin ■ Premysyn PMS
<b>Antacids and Acid Reducers</b>	AXID AR ■ Gas-X ■ Maalox ■ Mylanta ■ Tums ■ Pepcid AC ■ OTC Prilosec ■ Tagamet HB ■ Zantac 75
<b>Antibiotics (topical)</b>	Bacitracin ■ Neosporin ■ Triple antibiotic ointment
<b>Anticandid (yeast)</b>	Femstat 3 ■ Gynelotrimin ■ Mycelex-7 ■ Monistat 3 ■ Vagistat-1
<b>Antidiarrheal &amp; Laxatives</b>	Ex-Lax ■ Immodium AD ■ Kaopectate ■ Pepto-Bismol
<b>Antifungal</b>	Lamisil AT ■ Lotramin AF ■ Micatin
<b>Antihistamines</b>	Actidil ■ Actifed ■ Allerest ■ Benadryl ■ Claritin ■ Chlor-Trimetron ■ Contac ■ Drixoral ■ Sudafed ■ Tavist ■ Triaminic
<b>Anti-itch Lotions &amp; Creams</b>	Bactine ■ Benadryl ■ Caldecort ■ Caladryl ■ Calamine ■ Cortaid ■ Hydrocortisone ■ Lanacort ■ Lamisil AT ■ Lotramin AF
<b>Asthma Medicines</b>	Bronitin Mist ■ Bronkaid ■ Bronkolyser ■ Primatene
<b>Cold Sore/Fever Blister</b>	Abreva Cream ■ Herpecin
<b>Cold, Flue, Decongestant and Sinus Remedies</b>	Actidil ■ Actifed ■ Advil Cold and Sinus ■ Afrin ■ Alka Seltzer Cold and Flu ■ Afrinol ■ Alleve Cold and Sinus ■ Children's Advil Cold ■ Contac ■ 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
<b>Contraceptive/Family Planning</b>	Ovulation predictor kits ■ Pregnancy tests ■ Spermicides ■ Condoms
<b>Cough Suppressants or Expectorants</b>	Robitussin ■ Vicks 44 ■ Chlorasptic ■ Mucinex ■ Cough drops ■ Throat lozenges
<b>Dehydration</b>	Pedialyte
<b>Dental/Denture Care</b>	Orajel ■ Anbesol ■ Poligrip
<b>Diaper Rash</b>	Aquaphor ■ Balmax ■ Desitin
<b>Ear Care</b>	Ear drops ■ Ear wax removal
<b>Eye Care</b>	Contact lens supplies ■ Eye drops ■ Reading glasses ■ Eye patches
<b>First Aid/Medical Supplies</b>	Antiseptics ■ Witch Hazel ■ Peroxide ■ Bandages ■ First aid kits (must be a "reasonable" price) ■ Cold/hot packs for injuries ■ Joint supports (ankle, elbow, knee, wrist) ■ Rubbing alcohol ■ Ace wraps ■ Splints ■ Thermometers ■ Liquid adhesives
<b>Foot Care</b>	Arch and insole supports ■ Callous removers ■ Athlete's Foot products (see antifungal) ■ Bunion, blister and corn treatments
<b>Hemorrhoidal Preparations</b>	Preparation H ■ Hemorrhoid ■ Tronolane
<b>Home Diagnostic Tests or Kits</b>	Blood pressure (monitor and related equipment) ■ Cholesterol ■ Diabetic equipment and supplies ■ Colorectal screenings ■ HIV test
<b>Lactose Intolerance</b>	DairyCare ■ Dairy Relief ■ Lactaid ■ Lacteeze ■ Lactrase
<b>Menstrual Cycle</b>	Midol ■ Pamprin ■ Premysyn PMS
<b>Migraine Relief</b>	Advil Migraine ■ Motrin Migraine ■ Excedrin
<b>Motion Sickness</b>	Dramamine ■ Marizine
<b>Pediculicide</b>	Nix ■ Rid
<b>Pre-natal Vitamins</b>	
<b>Sleeping Aids</b>	
<b>Smoking Cessation</b>	Commit ■ Nicoderm CQ ■ Nicorette ■ Nicotrol
<b>Teething/Toothaches</b>	Orajel ■ Anbesol
<b>Topical Steroids</b>	Hydrocortisone
<b>Wart Removal</b>	Compound W ■ Dr. Scholl's Clear Away ■ Wart-Off

**Dual-Purpose OTC Medicines and Products** may be reimbursed under an FSA with a licensed health care provider's LMN stating your specific diagnosis or medical condition, a recommendation to take the specific OTC medicine to treat your condition, and documentation of the product and cost.

Type/Class of Drug or Product	Examples	Reimbursable Use	Excluded Use
<b>Calcium</b>	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
<b>Dental fluoride</b>			Routine use for general oral care
<b>Fiber supplements</b>	Benefiber ■ Metamucil	Documented specific medical condition; short duration	Routine use for general health
<b>Homeopathic remedies</b>			
<b>Incontinence</b>		Post-surgery	Infants and toddlers
<b>Joint supplements</b>	Chondroitin	Diagnosis of arthritis	Routine use for general health
<b>Minerals</b>	Calcium Caltrate ■ Ferrous Sulfate ■ Feosol Slow FE ■ Folic Acid	Diagnosis (e.g. osteoporosis, anemia, etc.) or at-risk for illness or injury based on physician note	Routine use for general health
<b>OTC Hormone Therapy</b>		Peri-menopausal or menopausal symptoms	Routine use for general health
<b>Dietary Supplements</b>	Protein Bars ■ Power Drinks ■ Ensure ■ Glucerna ■ Slimfast	Documented specific medical condition	Sports performance, general energy and health
<b>Snoring Cessation Aids</b>	Breathe Right ■ Snorezz	Sleep Apnea	
<b>Vitamins</b>		Vitamin B for treatment of scurvy	Routine use for general health
<b>Weight Loss</b>		Diagnosis of obesity or other documented specific medical condition	

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

Type/Class of Drug or Product	Examples
<b>Cosmetic Products</b>	Face soaps ■ Creams ■ Make-up ■ Perfumes ■ Hair removal
<b>Dental Products</b>	Dental floss ■ Toothpaste ■ Toothbrushes ■ Teeth whitening kits ■ Mouthwash
<b>Ear Care</b>	Ear plugs
<b>Herbal Supplements</b>	
<b>Toiletries</b>	Deoderant ■ Shampoo ■ Body sprays ■ Soaps ■ Moisturizers ■ Chapstick
<b>Vitamins</b>	Without a letter of medical necessity