

# Over-the-Counter (OTC) Guidelines for Medicines & Drugs, Diagnostic Devices, Medical Equipment & Supplies

## MEDICAL ONLY

**Reimbursable with receipt in reasonable quantities. Receipt must state the vendor, the name of the medical item, the date of purchase and the amount paid.**

- Acid reducers and antacids
- Analgesic/pain relievers
- Antihistamines and/or decongestants
- Cough drops and throat lozenges
- Creams, lotions, and ointments for athlete's foot, diaper rash, first aid, hemorrhoids, insect bites, itching, jock itch, sunburn, etc.
- Diagnostic devices
- Drugs and medicines for allergies, colds, flu, menstrual cycle discomfort, migraines, motion sickness, pain relief, etc.
- Lice treatments
- Medical equipment and supplies including:
  - bandages
  - birth control including condoms, spermicides, etc.
  - carpal tunnel wrist supports
  - cold/hot packs for injuries
  - first aid kits
  - gauze pads
  - incontinence supplies
  - liquid adhesive for cuts
  - nasal strips
  - pregnancy test kits
  - rubbing alcohol
  - thermometers (ear or mouth)
- Ringworm treatments
- Smoking cessation aids
- Wart remover treatments

## DUAL PURPOSE – MEDICAL AND GENERAL HEALTH

**Reimbursable with receipt in reasonable quantities. Receipt must state the vendor, the name of the medical item, the date of purchase and the amount paid. Also requires physician's note for medical condition.\***

- Acne treatments\*
- Dietary supplements or herbal medicines to treat a specific medical condition (for example, if physician prescribes iron supplements due to anemia)\*
- Feminine hygiene products in certain situations\*
- Fiber supplements if taken to treat a specific medical condition for a limited time.\*
- Glucosamine/chondroitin for arthritis or other medical conditions\*
- Hormone treatment and therapy for menopause to treat symptoms such as hot flashes, night sweats, etc.\*
- Lactose intolerance pills\*
- Nasal sprays for snoring\*
- Orthopedic shoes and inserts\*
- Prenatal vitamins\*
- Sleeping aids\*
- St. John's Wort (for depression)\*
- Sunscreen\*

\*Physician's note must indicate:

1. the individual has a specific medical condition
2. the OTC medical item is recommended to treat that individual's condition
3. the expected duration of the condition
4. the medical item is not for cosmetic purposes

## Over-the-Counter (OTC) Guidelines for Medicines & Drugs, Diagnostic Devices, Medical Equipment & Supplies continued

### NOT REIMBURSABLE

**Not reimbursable since considered to be cosmetics, toiletries or for general health.**

- Dental products including dental floss, mouthwashes, rinses, toothbrushes, and toothpaste
- Deodorants
- Dietary supplements to improve and maintain general health
- Face creams and moisturizers
- Feminine hygiene products in most situations
- Hand lotions
- Lip balms
- Shaving brushes and creams
- Vitamins

### *FOR MORE INFORMATION*

FSA health care participants are encouraged to contact JFP Benefit Management at (517) 784-0535 for guidance regarding what OTC items are reimbursable. Please ask for Bonnie, Jill, Christene or Donna.

### *PLEASE NOTE*

JFP Benefit Management has prepared these guidelines of OTC medical items based on its current interpretation of the recent IRA ruling and in conjunction with current laws regarding Health Care FSAs.

It is not intended that these guidelines contain all reimbursable OTC medical items.