

Examples of Over-the-Counter Eligible Items

Please Note: New Restrictions



As of **January 1, 2011**, regardless of plan year, over-the-counter (OTC) medicines (except insulin) will not be eligible for reimbursement without a prescription. These changes are a result of the Patient Protection and Affordable Care Act (PPACA) and Health Care and Education Reconciliation Act (HCERA) collectively "the Act" of March 30, 2010.

The eligibility of items used for medical care that are not medicines or drugs is not affected by the Act. Thus, equipment such as crutches, supplies such as bandages, contact lens solution and diagnostic devices such as blood sugar test kits still qualify for reimbursement by the FSA or HRA if purchased after December 31, 2010.

Examples of Over-the-Counter items that remain eligible without a prescription:

- Bandages
- Blood Pressure Monitor
- Carpal Tunnel Support
- Contact Lens Solution
- Crutches
- Ear Care
- Eye Care
- Eye Drops (non-medicated)
- First Aid Supplies
- Hearing Aid Batteries
- Personal Test Kits
- Pinworm Treatments
- Pregnancy Tests
- Reading Glasses
- Wound Care (e.g. Gauze)

Examples of Over-the-Counter items that require a prescription:

- Acid Controllers
- Allergy & Sinus medicine
- Antibiotics
- Anti-Diarrheals
- Anti-Gas Products
- Anti-Itch & Insect Bite
- Anti-Parasitic Treatments
- Baby Rash Ointments/Creams
- Cold Sore Remedies
- Cough, Cold & Flu
- Digestive Aids
- Feminine Anti-Fungal/Anti-Itch
- Hemorrhoidal Preps
- Laxatives
- Motion Sickness
- Pain Relievers
- Respiratory Treatments
- Sleep Aids & Sedatives
- Stomach Remedies

Note: Controlled Drugs and Medicines that require a prescription as defined by state law remain eligible for purchase with an FSA/HRA card using IIAS.



OTC Purchases with Your Benefits Card

The Special Interest Group for IIAS Standards (SIGIS) is making significant changes in response to changes made by the Affordable Care Act. Over 27,000 OTC items remain on the list for purchase without a prescription and can still be purchased through a Benefits Debit Card at SIGIS-certified merchants without the need for further substantiation (see list above).

OTC purchases requiring prescription cannot be purchased with Benefits Debit Card.

Purchases of qualified items now requiring a prescription made at pharmacies or supermarkets cannot be purchased through a Benefits Debit Card. These purchases will need to be paid out-of-pocket and submitted to Combined Services LLC for review and approval prior to reimbursement.

Combined Services LLC encourages you to keep your receipts for tax purposes regardless of how the transaction is processed.