

# Examples of Over-the-Counter Medications



Over-the-counter medications eligible for Health FSA must be primarily for medical care to prevent or alleviate a physical or mental defect or illness. Some medications are considered “dual-purpose” because they have personal, general health or cosmetic purposes, but they also have medical purpose like nutritional supplements. Any dual-purpose over-the-counter items would require a medical practitioner’s note that clearly explains the diagnosis of a medical condition and the recommendation that includes the dual purpose treatment.

- Acne Treatments (medically necessary)
- Allergy Prevention and Treatment
- Analgesics/Antipyretics
- Antacids and Acid Reducers
- Anti-arthritis
- Antibiotics
- Anticandidal (Yeast Infection Treatment)
- Antidiarrheal and Laxatives
- Antifungal
- Antihistamines
- Anti-itch Lotions and Creams
- Antiseptics
- Asthma Medicines
- Bandages
- Blood Pressure Monitor
- Bug Bite Medication
- Carpal Tunnel Support
- Cold and Flu Remedies
- Cold Sore/Fever Blister
- Contact Lens Solution
- Contraceptive Products (e.g., Condoms)
- Cough Suppressants/Expectorants
- Decongestants
- Dehydration
- Denture Adhesives
- Diabetic Supplies
- Diaper Rash
- Diuretics and Water Pills
- Ear Care
- Eye Care
- Eye Drops
- First Aid Supplies
- Head Lice Treatment
- Hearing Aid Batteries
- Hemorrhoidal Preparations
- Lactose Intolerance
- Medicated Shampoo/Soaps (medically necessary)
- Migraine Relief
- Motion Sickness
- Muscle/Joint Pain
- Nausea/Vomiting Remedies
- NSAIDS
- Ophthalmic Preparations
- Pain Relievers/Fever Reducers
- Pediculicide
- Personal Test Kits
- Pinworm Treatments
- Poison Treatment
- Pregnancy Tests
- Prenatal Vitamins (medically necessary)
- Reading Glasses
- Respiratory Stimulant Ammonia
- Sinus Products
- Sleeping Aids (to treat Insomnia)
- Smoking Cessation
- Teething/Toothaches/Mouth Pain
- Throat Pain Medications
- Topical Steroids
- Wart Removal
- Weight Loss Products (medically necessary)
- Wound Care (e.g. Gauze)

If you make a purchase of any of these eligible over-the-counter expenses with the debit card at a supermarket or pharmacy, you may not be required to provide documentation after purchase. Most pharmacies and supermarkets were required to be IAS compliant, a process that adjudicates the claim at the point of purchase, by January, 2009. If you try to make an eligible purchase with your debit card at a merchant that is not IAS compliant, your debit card may be declined. Qualified purchases made at pharmacies or supermarkets that are not IAS compliant 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