

Flexible Spending Accounts (FSA)

Guidelines for Over-the-Counter (OTC) Medications & Supplies

The following is a partial list, not intended to be comprehensive, but it contains some of the more common OTC expenses and what's allowable and what isn't. Please use this as a guide. The Internal Revenue Service determines the expenses that are allowable and disallowable.

Allowable

- Antacids
- Allergy medicines
- Pain relievers
- Cold medicines
- Bengay, Tiger Balm, similar products for muscle and joint pain
- Pedialyte
- First aid cream, Bactine, calamine lotion, bug bite medications, wart remover treatments
- Diaper rash ointment
- Visine and similar eye care products
- Ointments or creams for sunburns
- Nicotine gum, nicotine patches or drugs for smoking cessation
- Cough drops, throat lozenges, sinus medications, nasal sinus sprays
- Menstrual cycle products for pain relief
- Anti-diarrhea medicine, laxatives such as Ex-Lax
- Vicks VapoRub
- Motion sickness pills
- Suppositories and creams for hemorrhoids
- Head lice treatment
- Swimmer's ear medications
- Lactose intolerance medications
- Prenatal vitamins
- Denture adhesives
- Band-Aids, gauze pads, first aid kits, cold/hot packs for injuries
- Rubbing alcohol, liquid adhesive for cuts
- Carpal tunnel wrist supports
- Pregnancy test kits
- Thermometers (ear and mouth)
- Ear covers for thermometers
- Teething gel and pain medicines
- Ovulation monitors
- Blood pressure monitors
- Diabetic monitors and supplies
- Insulin purchased OTC
- Remifemin menopause supplements
- Fertility/infertility medications

Allowable with a letter of medical necessity

- Nasal sprays for snoring
- Sleep aids
- Orthopedic shoes and inserts
- Glucosamine/chondroitin products (such as Hydra Joint)
- Cosmetic indication agents, such as Botox, Retin-A (letter of medical necessity required if over age 26)
- Medicated shampoos
- Sunscreen
- Metamucil
- Acne treatments
- Hair growth medications

Excluded

- Toiletries or similar preparations (such as toothpaste, shaving cream, etc.)
- Cosmetics (such as face creams, deodorants, hand lotions, etc.) or any similar preparation used for ordinary cosmetic purposes.
- ChapStick
- One-A-Day multivitamins
- Teeth bleaching products (such as Whitestrips)
- Feminine hygiene products