

Over-The-Counter (OTC) Drugs FSA Guide

Here is a list of FSA/HSA eligible OTC drugs. OTCs will no longer be FSA/HSA eligible expenses starting 1/1/2011.

Medical-only list

- Analgesics – migraine preparations, acetaminophen, anti-inflammatory including non-steroidal, salicylates (aspirin), i.e. cold and flu medicines, sinus and allergy relief, pain relievers Examples: Ibuprofen, Tylenol, Excedrin, Sudafed, TheraFlu, Robitussin, Sinutab, Actifed, Tavist D, Vicks 44M, Dayquil, Nyquil
- Antihistamines – Examples: Benadryl, Claritin, Contac, Dimetapp, Pediacare, see Analgesic examples above.
- Gastrointestinal Agents – antacids, calcium antacids/combinations, magnesium antacids, antacid preparations, antiflatulent combinations Examples: Gas-X, Maalox, Mylanta, Tums, Alka-Seltzer, Gaviscon, Pepcid AC, Roloids, Ex-lax, Milk of Magnesia, Prilosec, Zantac, Immodium caplets, Phazyme
- Antidiarrheals – Examples: Imodium A-D, Kaopectate, Pepto-Bismol
- Antiemetics – for motion sickness Examples: Bonine, Dramamine, Emetrol
- Antifungal & Combinations – Examples: Desenex, Lamisil, Lotrimin, Nizoral, Monistat
- Anorectal Preparations – Examples: Anusol, Cortizone, Hurracaine topical, Preparation H, Tucks
- Antiseptic & Combinations – Examples: Anbesol, Bactine, Hurracaine topical, Betadine, Neosporin, Polysporin, New Skin
- Anti-itch medications – Examples: Anusol, Benadryl, Caladryl, Cortizone, Vagisil
- Burn Preparations – Examples: see Antiseptic & Combination examples
- Canker Sore/Cold Sore Preparations – Examples: Anbesol, Abreva, Gly-Oxide
- Cold & Cough Preparations
- Cough Drops
- Constipation Aids
- Decongestants & Nasal Strips
- Diaper Rash Relief
- Ear drops (for pain), ear wax removal
- Expectorants
- Fever Preparations
- First Aid (see Wound Care)
- Glucosamine/Chondroitin for arthritis or an other medical condition
- Head Lice Relief
- Hemorrhoidal Creams & Suppositories
- Incontinence Supplies
- Lactose intolerance – Examples: Lactaid Fast Act, Lactaid, Dietary Relief
- Laxatives (non-fiber and fiber) – Examples: Benefiber, Konsyl, Metamucil Fibersure
- Masks (earloop) and/or latex gloves – Examples: Ansell, Safeskin, Flents, Nexcare
- Menstrual Cycle Products For Pain And Cramp Relief

- Monitoring Devices – Examples: blood pressure cuff, glucose tester
- Muscle Pain Or Joint Pain Cream Or Wraps – Examples: BenGay, Tiger Balm, Vicks VapoRub, Biofreeze, Cold / Hot packs, ThermaCare Heat Wraps
- Nasal Sinus Sprays
- Nasal sprays for snoring – Examples: Breathe Right Snore Relief, Ayr
- Nausea Medications
- Nicotine Gum Or Patches
- Orthopedic shoes and inserts (for orthopedic shoes, reimbursed the excess cost over non-orthopedic shoes)
- Pedialyte For Child's Dehydration
- Prenatal vitamins – during pregnancy only
- Psoriasis Medications
- Sleep Aids with pain reliever – Examples: Tylenol PM, Legatrin PM, Excedrin PM
- Sunburn Cream
- Sunscreen (not sun tanning lotion)
- Thermometers (Ear / Mouth/Rectal/Infant)
- Throat Lozenges & Sprays – Examples: Halls, Vicks, Sucrets
- Visine And Other Eye Products including all contact lens solutions
- Wart Remover Products
- Wrist Support for Carpal Tunnel
- Wound Care – Examples: Bandages, First Aid Creams, Gauze Pads, First Aid Kits, Rubbing Alcohol, Peroxide, Liquid Adhesive for small cuts

Dual-purpose list (Doctor's Note Required)

The following items are deemed by the IRS to be “Dual Purpose”; they have a medical purpose, which would make the item reimbursable, and a personal/cosmetic/general health purpose which would make them NON-reimbursable.

- Acne preparations (Proactiv, AcneFree)
- OTC hormone therapy and treatment for menopause to treat symptoms such as hot flashes, night sweats, etc.
- Weight-loss drugs to treat a specific disease including obesity

Excluded items (OTC drugs that are NOT reimbursable, per the IRS)

- Airborne (pills/formula)
- Toiletries, tissue, cosmetics or items (including RX) primarily used for general health & every day living
- Toothpaste or toothbrushes (electric or otherwise), even if a dentist recommends, dental whitening/bleaching systems, floss
- Chapstick, lip balms, etc.
- Mouth washes, oral rinses (that claim to treat bad breath, gingivitis)
- Face/body creams, cleansers, oils, gels, lotions – for all skin types (i.e. itchy dry skin) and suntan lotion
- Scar care: creams, ointment, sheets, solutions



- Shampoos and soaps including medicated
- Vitamins, minerals and amino acids
- Sleep aids without pain reliever
- Supplements (fiber, herbal or combination) for general health, weight loss, protection of disease and normal function of the body
- Feminine products as well as hygiene products, lubricants, cleansers, wipes, sprays, etc.
- Diet food
- Immune system support
- Personal use items i.e. bed coverings/accessories, vacuums, furniture
- Caffeine Pills (stay awake pills)