

# OVER-THE-COUNTER (OTC) DRUG GUIDE

CareFlex Benefit Solutions  
 Phone: (888) 577-2762  
 Fax: (410) 414-8432  
[questions@careflex.com](mailto:questions@careflex.com)  
[www.careflexexpress.com](http://www.careflexexpress.com)

This is a representative list of items authorized for purchase from an FSA. Remember to always check for generic and shop for specials.

**Eligible OTC Expenses** include medicines or products that alleviate or treat injuries or illness for you and your dependents. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

Type of Drug	Common Brands
Acne Treatment	Acne Free ▪ Acnomel ▪ Ambi Even & Clear ▪ Bye Bye Blemish ▪ Clean & Clear ▪ Clearasil ▪ Murad Acne Complex Kit ▪ Nature's Cure Acne Treatment ▪ Neutrogena Acne Treatment ▪ OXY ▪ Proactiv Solution ▪ Stri-Dex ▪ ZAPZYT Acne Treatment ▪ Zeno Acne Clearing Device
Allergy Prevention & Treatment	Actifed ▪ Allerest ▪ Benadryl ▪ Chlor-Trimeton ▪ Claritin ▪ Contac ▪ NasalCrom ▪ Sudafed ▪ Zyrtec
Analgesics/Antipyretics	Aspirin ▪ Advil ▪ Aleve ▪ Bayer ▪ Excedrin ▪ Ibuprofen ▪ Midol ▪ Motrin ▪ Naprosyn ▪ Nuprin ▪ Pamprin ▪ Tylenol
Antacids and Acid Reducers	AXID AR ▪ Gas-X ▪ Maalox ▪ Mylanta ▪ Pepsid AC ▪ Prilosec OTC ▪ Rolaids ▪ Tagamet HB ▪ Tums ▪ Zantac 75
Anti-arthritis	Glucosamine ▪ Chondroitin
Antibiotics (topical)	Bacitracin ▪ Neosporin ▪ Triple Antibiotic Ointment
Anticandidal (yeast)	Femstat 3 ▪ Gynelotrimin ▪ Mycelex-7 ▪ Monistat 3 ▪ Vagistat-1
Antidiarrheal and Laxatives	Ex-Lax ▪ Immodium AD ▪ Kaopectate ▪ Pepto-Bismol
Antifungal	Lamisil AT ▪ Lotramin AF ▪ Micatin
Antihistamines	Actidil ▪ Actifed ▪ Allerest ▪ Benadryl ▪ Claritin ▪ Chlor-Trimeton ▪ Contac ▪ Dimetane ▪ Drixoral ▪ Sudafed ▪ Tavist ▪ Triaminic
Anti-itch Lotions and Creams (e.g., for athlete's foot, bug bites, poison ivy)	Bactine ▪ Benadryl ▪ Caldecort ▪ Caladryl ▪ Calamine ▪ Cortaid ▪ Hydrocortisone ▪ Lanacort ▪ Lamisil AT ▪ Lotramin AF
Asthma	Bronitin Mist ▪ Bronkaid ▪ Bronkolixer ▪ Primatene Mist
Cold Sore/Fever Blister	Abreva Cream ▪ Blistex ▪ Carmex ▪ Herpecin
Cold, Flu, Decongestant and Sinus Remedies	Actifed ▪ Advil Cold and Sinus ▪ Afrin ▪ Afrinol ▪ Aleve Cold and Sinus ▪ Alka Seltzer Cold and Flu ▪ Children's Advil Cold ▪ Contac ▪ Dayquil ▪ Dimetane ▪ Dristan, Drixoral ▪ Neo-Synephrine, Nyquil, ▪ Otrivin ▪ Pediacare ▪ Sudafed ▪ Tavist-D ▪ Thera-flu ▪ Triaminic ▪ Tylenol Cold and Flu ▪ Cough Drops ▪ Nasal Sprays ▪ Lozenges
Contact Lens Supplies	Cleaning and Soaking Solutions ▪ Lens Storage Cases ▪ Bausch & Lomb, Boston, Opti-free, Allergan, Renu
Contraceptive / Family Planning	Ovulation Predictor Kits ▪ Pregnancy Tests ▪ Spermicides ▪ Condoms ▪ Trojans ▪ VGF Film ▪ Delfen Contraceptive Foam
Cough Suppressants or Expectorants	Robitussin ▪ Vicks 44 ▪ Chloraseptic ▪ Mucinex ▪ Cough Drops ▪ Throat Lozenges
Dehydration	Pedialyte
Dental/Denture Care	Anbesol ▪ Orajel ▪ Poligrip
Diaper Rash Ointment	Balmex ▪ Desitin

# OVER-THE-COUNTER (OTC) DRUG GUIDE

CareFlex Benefit Solutions  
 Phone: (888) 577-2762  
 Fax: (410) 414-8432  
[questions@careflex.com](mailto:questions@careflex.com)  
[www.careflexexpress.com](http://www.careflexexpress.com)

This is a representative list of items authorized for purchase from an FSA. Remember to always check for generic and shop for specials.

**Eligible OTC Expenses** include medicines or products that alleviate or treat injuries or illness for you and your dependents. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

Type of Drug	Common Brands
Ear Care	Ear Drops ▪ Ear Wax Removal
Eye Care	Eye Drops ▪ Eye Patches ▪ Reading Glasses ▪ Ocu-Hist ▪ Clear Eyes ▪ Visine
First Aid/Medical Supplies	Ace Bandages ▪ Antiseptics ▪ Band-aids ▪ Bandages ▪ Bandage Tape ▪ Cold/Hot Packs for Injuries ▪ First Medical Gloves ▪ Joint Supports (ankle, elbow, knee, wrist) ▪ Liquid Adhesives ▪ Peroxide ▪ Rubbing Alcohol ▪ Splints ▪ Thermometers ▪ Witch Hazel
Foot Care	Arch and Insole Supports ▪ Callous Removers ▪ Athlete's Foot Products (see antifungal) ▪ Bunion, Blister and Corn Treatments
Hand Sanitizer	Purell ▪ Germ-X ▪ Nexcare (This does not include soaps, lotions, or other personal hygiene items that include sanitizing ingredients; they are not eligible. NOTE: You may need to submit a detailed receipt (showing the product name). If your receipt does <u>not</u> show the product name, you <u>must also</u> include a copy of the product label or container cover.)
Hemorrhoidal Preparations	Preparation H ▪ Hemorrhoid ▪ Tronolane
Home Diagnostic Tests/Kits and Devices	Blood Pressure (monitor and related equipment) ▪ Cholesterol ▪ Colorectal Screenings ▪ Crutches ▪ Diabetic Equipment and Supplies ▪ Glucose Tester ▪ HIV Test ▪ Ovulation Kits ▪ Pregnancy Tests
Incontinence Supplies	Depends
Lactose Intolerance	DairyCare ▪ Dairy Relief ▪ Lactaid ▪ Lacteeze ▪ Lactrase
Liniments	BenGay, Tiger Balm, Flexall, Absorbine Junior
Medical Monitoring	Services and Bracelets for Medical Information
Medicated Lip Products	Blistex Medicated Lip Ointment ▪ Carmex Medicated Lip Balm ▪ Neosporin Lip Treatment
Menstrual Cycle Medications	Midol ▪ Pamprin ▪ Premysyn PMS
Migraine Relief	Advil Migraine ▪ Excedrin Migraine ▪ Motrin Migraine
Motion Sickness Medicine	Dramamine ▪ Marizine
Nasal Strips	Breathe Right ▪ Snorezz (NOTE: Nasal strips to alleviate snoring or reduce nasal congestion are eligible.)
Pediculicide (Head Lice)	Nix ▪ Rid
Skin Care	Sunburn Relief ▪ Aloe Vera
Smoking Cessation Aids	Commit ▪ Nicotine Gum ▪ Nicorette ▪ Nicoderm CQ ▪ Nicotrol
Teething / Toothache Pain Relievers	Anbesol ▪ Orajel
Topical Steroids	Hydrocortisone
Wart Removal Medication	Compound W ▪ Dr. Scholl's Clear Away ▪ Wart-Off



# OVER-THE-COUNTER (OTC) DRUG GUIDE

CareFlex Benefit Solutions  
Phone: (888) 577-2762  
Fax: (410) 414-8432  
[questions@careflex.com](mailto:questions@careflex.com)  
[www.careflexexpress.com](http://www.careflexexpress.com)

This is a representative list of items authorized for purchase from an FSA. Remember to always check for generic and shop for specials.

**Dual Purpose OTC Medicines and Products** may be reimbursed under an FSA with a licensed health care provider's letter of medical necessity stating your specific diagnosis or medical condition, a recommendation to take the specific OTC medicine to treat your condition, and documentation of the product and cost.

- Anti-baldness/hair loss/hair replacement – such as Rogaine, but only if to replace hair loss due to a medical condition (e.g., cancer treatment) and not for balding due to age.
- Calcium (ex: Calcium Carbonate, Caltrate, Tricalcium, Phosphate, Calcium Citrate, Calcium Lactate, Calcium Gluconate)
- Dental Fluoride
- Dietary Supplements (ex: Protein bars, Power drinks, Ensure, Glucerna)
- Fiber supplements (ex: Benefiber, Metamucil)
- Foot Spa
- Healing Ointment (ex: Aquaphor, Eucerin)
- Herbal supplements used to treat a specific disease – such as St. John's Wort for depression
- Homeopathic Remedies
- Hormone Therapy Drugs
- Incontinence
- Joint Supplements (ex: Chondroitin)
- Medicated shampoos to treat a specific medical condition like psoriasis and only the amount in excess of the cost of normal shampoo
- Minerals (ex: Calcium, Caltrate, Ferrous Sulfate, Feosol, Slow FE, Folic Acid)
- Multivitamins
- Sleep-Aids
- Sunscreen and Sunblock
- Vitamins are not an eligible expense, unless prescribed by a physician to treat a specific medical condition (i.e., Iron to treat, not prevent, anemia; Calcium Supplements to treat, not prevent, Osteoporosis) – a doctor's note detailing the specific medical condition will be required for reimbursement
- Weight loss/Dietary Supplements



# OVER-THE-COUNTER (OTC) DRUG GUIDE

CareFlex Benefit Solutions  
Phone: (888) 577-2762  
Fax: (410) 414-8432  
[questions@careflex.com](mailto:questions@careflex.com)  
[www.careflexexpress.com](http://www.careflexexpress.com)

**OTC Items Not Reimbursable.** These OTC medications or supplies are not considered medical care and are not reimbursable through the plan.

- Aromatherapy
- Baby bottles and cups
- Baby Oil
- Baby Wipes
- Cosmetic Products
- Cotton Balls/Swabs
- Dental Products
- Deodorant
- Diapers
- Ear Plugs
- Face soaps/creams, make-up, moisturizers, eye creams, and wrinkle reducers
- Feminine Hygiene Products such as tampons and maxi pads
- Floss
- Food Items (i.e., Slim Fast)
- Fragrances
- Hair removal treatments and waxes
- Low “carb” foods
- Low calorie foods
- Mouthwash
- Petroleum Jelly
- Shampoo & Conditioner
- Shaving Cream and Razors
- Soap
- Spa Salts
- Sun Tanning Products
- Teeth Whitening kits and powders
- Toothpaste/Toothbrushes
- Vitamins (without a letter of medical necessity)



# OVER-THE-COUNTER (OTC) DRUG GUIDE

CareFlex Benefit Solutions  
Phone: (888) 577-2762  
Fax: (410) 414-8432  
[questions@careflex.com](mailto:questions@careflex.com)  
[www.careflexexpress.com](http://www.careflexexpress.com)

## Over-The-Counter Medicines and Products

Over-the-counter (OTC) medicines and products are reimbursable under a Health Care Flexible Spending Account (HCFSA) when the OTC product is used for medical purposes. CareFlex allows the same expenses as those allowed by the IRS. Below is a description of the three IRS-defined categories:

### **Eligible OTC Medical Care Expenses:**

Eligible items include medicines or products that alleviate or treat injuries or illness for you and your dependents. These drugs and products are not cosmetic in nature, or merely beneficial to your general health. Claims for OTC medicines and products must include an adequate receipt accompanied by a Reimbursement Request form. An adequate receipt states the name of the medicine or product, the date, and the amount paid. If your supermarket or pharmacy receipt does not include this information, you will need to copy the label from the product or its packaging, circle the correct amount on your receipt, and submit this information with your signed Reimbursement Request form. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

### **Dual-Purpose Products:**

Certain OTC products are considered dual-purpose, such as vitamins and supplements. That is because for some individuals, the product is used to alleviate a medical condition, while others use the product for general health and well-being. These products may be eligible for reimbursement, but require a **Letter of Medical Necessity (LMN) stating your specific diagnosis or medical condition, a recommendation to take the specific OTC medicine to treat your condition, and documentation of the product and cost.** CareFlex can provide a LMN form to assist you in submitting this information. **Please note: submitting an LMN for your claim does not guarantee that the expense will be approved.**

### **Excluded Items:**

OTC products that are not medicines or that merely benefit your general health are NOT reimbursable, such as vitamins without a Letter of Medical Necessity.

*Reimbursement for OTC medicines still follows the existing rules regarding FSAs. The expense(s) must:*

- ❖ *Be incurred during your period of coverage*
- ❖ *Not be reimbursed through another plan*
- ❖ *Be substantiated by a detailed receipt*

### **How Can I Submit My Request For Reimbursement?**

- ❖ **Fax Your Claim:** (410) 414-8432
- ❖ **Mail Your Claim:** CareFlex Benefit Solutions, 205 West Dares Beach Road, Prince Frederick, Maryland 20678

If you have questions, you may contact CareFlex at (888) 577-2762, Monday through Friday, 8:00 A.M. until 5:00 P.M., Eastern Time.