

OVER-THE-COUNTER (OTC) DRUG GUIDE

CareFlex Benefit Solutions
 Phone: (888) 577-2762
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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. Check our website www.careflexexpress.com for a more detailed list.

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 Product	
Acne Treatment	Eye Care
Allergy Prevention & Treatment	First Aid/Medical Supplies
Analgesics/Antipyretics	Foot Care
Antacids and Acid Reducers	Hand Sanitizer
Anti-arthritis	Hemorrhoid Preparations
Antibiotics (topical)	Home Diagnostic Tests/Kits and Devices
Anticandidal (yeast)	Incontinence Supplies
Antidiarrheal and Laxatives	Lactose Intolerance
Antifungal	Liniments
Antihistamines	Medical Monitoring
Anti-itch Lotions and Creams	Medicated Lip Products
Asthma	Menstrual Cycle Medications
Cold Sore/Fever Blister	Migraine Relief
Cold, Flu, Decongestant and Sinus Remedies	Motion Sickness Medicine
Contact Lens Supplies	Nasal Strips
Contraceptive / Family Planning	Pediculicide (Head Lice)
Cough Suppressants or Expectorants	Skin Care
Dehydration	Smoking Cessation Aids
Dental/Denture Care	Teething / Toothache Pain Relievers
Diaper Rash Ointment	Topical Steroids
Ear Care	Wart Removal Medication



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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, length of treatment 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
- Dental Fluoride
- Dietary Supplements
- Fiber supplements
- Foot Spa
- Healing Ointment
- Herbal Supplements
- Homeopathic Remedies
- Hormone Therapy Drugs
- Incontinence
- Joint Supplements
- Medicated Shampoos
- Minerals
- Multivitamins
- Sleep-Aids
- Sunscreen and Sun block
- 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

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)