Flexible Spending Account –
Over-the-Counter Expenses

Allowable Over-the-Counter Expenses
Effective January 1, 2011, the list of items that remain eligible without a prescription include, but are not limited to band aids, braces & supports, contact lens solutions & supplies, elastic bandages & wraps, first aid supplies and reading glasses. The following is a condensed list of eligible over-the-counter expenses.

- Bandages
- Band-aids
- Blood pressure monitors and kits
- Braces and supports
- Carpal tunnel wrist supports
- Catheters
- Cold/hot pack for injuries
- Condoms
- Contact lens solution
- Crutches
- Denture adhesives
- Diabetic supplies
- Diagnostic tests & monitors
- Elastic bandages & wraps
- Ear plugs
- First aid kits
- Gauze pads
- Heating pads
- Hot water bottles
- Incontinence supplies
- Insulin
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Ostomy products
- Reading glasses
- Sitz bath
- Thermometers
- Wheelchairs, walkers, canes

Beginning January 1, 2011, OTC drugs and medicines will be considered ineligible unless you have a prescription from your physician. Other OTC products are not affected by the new law. Healthcare debit cards cannot be used to purchase items requiring a prescription however can be used for allowable OTC products.

Over-the-Counter Expenses Requiring a Prescription
Effective January 1, 2011, the list of items that will require a prescription include, but are not limited to acne medicine, allergy medicine, cough, cold & flu medicine, eye drops, indigestion medicine, laxatives, nasal sprays/drops, ointment for cuts/burns/rashes, and pain relievers.

- Acne medicine
- Allergy & sinus medication
- Antacids
- Antibiotic products
- Anti-diarrhea medicine
- Asthma medications
- Bactine
- Ben Gay or products for muscle or joint pain
- Bug bite medications
- Calamine lotion
- Cold sore relief
- Cough & cold medicine
- Diaper rash ointments
- Digestive/Stomach medications
- Ear drops
- Eye drops
- First aid cream
- Hemorrhoidal cream
- Lactose intolerance medicine
- Laxatives
- Motion sickness pills
- Nasal sinus sprays
- Nicotine gum or patches
- Pain relievers
- Sinus medications
- Sleep aids & sedatives
- Spermicidal foams/gel
- Sun block & Sun screen
- Throat lozenges
- Wart remover treatments
- Yeast infection treatments

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