

## Your Flexible Spending Account (FSA) is Now a Little More Flexible

### Use your FSA for Over-the-Counter Drugs

The IRS now allows some common over-the counter (OTC) medications to be reimbursed by your cafeteria plan medical reimbursement account when used for medical purposes. Eligible medicines or products allowed include medications that alleviate or treat injuries or illness for you and your dependents.

If you've participated in your employers' cafeteria plan in the past, consider raising your annual election based on your estimated yearly purchase of eligible OTC medicines. If you have never enrolled in the cafeteria plan, you should seriously consider enrolling for 2009. Remember, you can get reimbursed with tax-free funds for items you will pay for anyway (cold remedies, allergy medications, aspirin, antacids, etc).

### Ineligible OTC Items

- Cosmetics
- Deodorants
- Face Creams
- Feminine Products
- Hair removal treatments/waxes
- Insect Repellants
- Lip Balms (e.g. Chapstick)
- Lotions/Moisturizers
- Mouthwashes
- Shampoos
- Soaps
- Suntan Lotions
- Teeth whitening products
- Toiletries
- Toothpaste
- Tooth brush
- Vitamins
- Wrinkle reducers

### Dual Purpose Medicines and Products

These items may be reimbursed under a health care flexible spending account with a licensed healthcare provider's note stating your specific diagnosis or medical condition; a recommendation to take the specific OTC medication to treat your condition, along with the documentation of the product and cost.

Type/Class of Drug	Reimbursable Use	Excluded Use
Weight Loss Products	Diagnosis of Obesity	
Dental Fluoride Products		Routine use for general oral care
Feminine Hygiene Products	Post-surgery or childbirth	Routine use for general health
Incontinence Products	Post-surgery	Infants and toddlers
Acne Products	Chronic acne under treatment by a physician	Occasional outbreak or blemish
Mineral Supplements	Calcium, Caltrate – Need doctor statement of medical necessity	Routine use for general health
Joint Supplements	Diagnosis of arthritis	Routine use for general health
OTC Hormone Therapy		Routine use for general health
Dietary Supplements	Vitamin B for treatment of scurvy	Routine use for general health
Fiber Supplements	Documented specific medical condition; short duration	
Snoring Cessation Aids	Sleep apnea	
Pre-natal Vitamins		

## Eligible OTC Items

(Must provide itemized receipt)

Type/Class of Drug or Product	Examples
Allergy Prevention and Treatment	Actifed, Allerest, Benadryl, Claritin, Contac, Sudafed
Analgesics/Antipyretics	Aspirin, Advil, Ibuprofen, Tylenol, Midol, Pamprin, Premysyn PMS
Antacids and Acid Reducers	AXID AR, Gas-X Maalox, Mylanta, Tums, Pepcid AC, Prilosec OTC, Tagament HB, Zantac 75
Anti-arthritis	
Antibiotics (topical)	Bacitracin, Triple Antibiotic Ointment
Anticandidal (Yeast)	Femstat 3, Gyne-Iotrimin, Mycelrx-7, Monistate 3, Vagistat-1
Antidiarrheal and Laxatives	Ex-Lax, Immodium-AD, Kaopectate,
Antifungal	Lamisil AT, Lotrimin AF, Micatin
Antihistamines	Actidil, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimetron, Contac, Drixoral, Sudafed, Tavist-1, Triaminic
Anti-itch Lotions and Creams	Bactine, Benadryl, Caldecort, Caladryl, Calamine, Cortaid, Hydrocortisone, Lanacort, Lamisil AT, Lotramin, AF
Asthma Medicines	Bronitin Mist, Bronkaid, Bronkolyser, Primatene
Cold Sore/Fever Blister	Abreva Cream
Cold, Flu, Decongestant and Sinus Remedies	Actidil, Actifed, Advil Cold and Sinus, Afrin, Alka Seltzer Cold and Flu, Afrinol, Aleve Cold and Sinus, Children's Advil Cold, Dayquil, Dimetane, Dristan Long Lasting, Drixoral, Nyquil, Orrivin, Pediacare, Sudafed, Tavist-D, Thera-flu, Triaminic, Tylenol Cold and Flu
Contact Lens Supplies	
Contraceptive Products	Pregnancy tests, Spermicides, Birth Control Pills
Cough Suppressants or Expectorants	Robitussin, Vicks 44
Dehydration	Pedialyte
Diaper Rash	Balmax, Desitin
Eye Drops	
First Aid Supplies	Bandages, First aid kits, Rubbing alcohol, Ace wraps
Health Monitors	Blood pressure, cholesterol, HIV, thermometers
Hemorrhoidal Preparation	Preparation H, Hemoroid, Tronolane
Migraine Relief	Advil Migraine, Motrin Migraine, Excedrin Migraine
Motion Sickness	Dramamine, Maizine
NSAIDS	Advil, Alleve, Ibuprofen, Motrin, Naprosyn, Naproxen
Pediculicide	Nasal Sprays
Sleeping Aids	
Smoking Cessation	Commit, Nicoderm CQ, Nicorette, Nicotrol
Supports/braces	Ankle, knee, wrist, therapeutic glove, support hosiery
Teething/Toothaches	Orajel
Topical Steroids	Hydrocortisone
Wart Removal	Compound W, Scholl Clear Away, Wart-Off
Wound Care	