

Over-the-Counter Items That Require a Prescription For Flexible Spending Account

In March 2010, the Patient Protection and Affordable Care Act amended previous legislation that allowed over-the-counter (OTC) medicines/drugs to be submitted to tax-advantaged benefit plans such as Flexible Spending Accounts (FSA). Effective January 1, 2011, OTC medicine/drugs can be considered for reimbursement only if accompanied by a physician's prescription. Below is a partial list of OTC items that will require a prescription in order to be considered for reimbursement under a FSA. This list is not all-inclusive and is subject to change.

Category of OTC Drug

Acne prevention and treatment
Allergy prevention and treatment
Antacids and acid reducers
Anticandidal
Antihistamines
Antidiarrheal and laxatives
Anti-fungal
Anti-itch lotions and creams
Asthma
Cold sore/fever blister
Cough suppressants
Decongestants/cold remedies
Dental care and mouthwashes
Diaper rash ointments
Eye drops for allergy/cold relief
Feminine hygiene
Hemorrhoid treatments
Menstrual cycle medications
Motion sickness medication
Nicotine gum, patches, smoking cessation aids
Pain relief
Pediculicide
Snoring cessation aids and medications
Toothache/teething pain relievers
Wart removal medications

Examples

Clearasil, Oxy-10
Benadryl, Sudafed, Claritin, Alavert
Tums, Gas-X, Maalox, Mylanta, Prilosec
Monistat, Vagistat, Gyne-Lotrimin
Benadryl, Sudafed, Contac, Tylenol, Nyquil
Pepto-Bismol, Imodium, Ex-Lax, Correctol
Lamisi, Lotramin, Micatin
Bactine, Cortaid, Caladryl, Calamine lotion, Lanacort
Primatene Mist
Carmex, Abreva Cream
Mucinex, Tobitussin, Vicks 44
Tylenol, Advil, Alka Seltzer Cold & Flu, Sudafed, Nyquil
Listerine, Scope
Desitin, Balmax
Visine Allergy
Summers Eve, FDS
Preparation H
Midol, Pamprin
Dramamine, Marizine
Nicorette, Nicoderm
Excedrin, Advil, Motrin, Tylenol
Nix, Rid
Breathe Right, Snorezz
Orajel
Compound W, Dr. Scholl's

Note: FSA Debit Cards will not approve OTC medicines/drugs purchase. Claims for OTC medicines/drugs will be considered for reimbursement only if filed manually. To file a claim, please include a signed claim voucher, detailed receipt and the physician's prescription.