

# OTC Category Reimbursement

This category list supersedes previous OTC information you may have received.

## Over-the-Counter Expenses

Your Over-the-Counter (OTC) items, medicines and drugs may now be reimbursable through your Medical Expense FSA, depending on your employer's plan. You can save valuable tax dollars on certain categories of OTC items, medicines and drugs. Contact your employer for specifics about your plan.

You may be reimbursed for OTCs through your Medical Expense FSA if:

- the item, medicine or drug was used for a specific medical condition for you, your spouse and/or your dependent(s)
- the submitted receipt clearly states the purchase date, the purchase price, and the name of the item, medicine or drug
- the reimbursement request is for an expense allowed by your employer's Medical Expense FSA plan and IRS regulations and
- you submit your reimbursement request in a timely and complete manner as described in your benefits enrollment information.

The list at right is only a **partial list** of eligible OTC items.

For more comprehensive OTC guidelines, please refer to

<http://www.irs.gov>.



## Eligible Expense Categories

(This is only a guide and not a comprehensive listing)

Drug Type	Examples**
Allergy Treatment	Actifed, Benadryl, Sudafed, etc.
Antacids	Gas-X, Maalox, Rolaids, etc.
Antidiarrhea and Laxative	Ex-Lax, Pepto-Bismol, etc.
Anti-Fungal	Lamisil AT, Micatin, etc.
Anti-Itch	Bactine, Cortaid, Calamine, etc.
Cold Remedies	Aleve Cold, Dristan, Nyquil, etc.
Cold Sore/Fever Blister	Blistex, Carmex, etc.
Contraceptive	Trojans, VGF Film, etc.
Contact Lens Cleaner	Boston, Opti-Free, etc.
Cough Suppressants	Robitussin, Vicks 44, etc.
First-Aid Supplies	Band-Aids, Medical Gloves, etc.
Internal Analgesic	Advil, Aleve, Bayer, Tylenol, etc.
Liniments	BenGay, Flexall, etc.
Medical Products	HIV test, Crutches, etc.
Menstrual Medications	Midol, Pamprin, etc.
Motion Sickness	Dramamine, Bonine, etc.
Smoking Cessation	Nicorette, Nicoderm CQ, etc.
Toothache/Teething	Orajel, Anbesol, etc.
Wart Removers	Compound W, Tinamed, etc.

\*\*The brands listed above are not to be considered an endorsement. They are only used as examples of eligible products reimbursable under your Medical Expense FSA.

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## Eligible OTC Expenses

### Items Requiring Special Documentation\*

The following is a **partial list** of items that require a letter from a Health Care Provider that states the diagnosis of the medical condition and a recommendation of the OTC item.

- Hair loss/replacement medications, such as Rogaine, used to replace hair lost due to a medical condition, such as cancer treatment
- Fiber supplements like Metamucil
- Herbal supplements such as St. John's Wort, when used to treat depression
- Glucosamine to treat arthritis
- Hormone Therapy drugs
- Medicated shampoos to treat conditions such as psoriasis
- Sleep prevention drugs such as No Doz
- Acne medications such as Retin-A
- Sunscreen/Sunblock
- Vitamins, when prescribed by a physician to treat specific medical conditions
- Weight loss/dietary supplements used for a specific medical condition
- Massage therapy
- Prenatal vitamins
- Nasal sprays, such as Breathe Right, to treat snoring

## Ineligible OTC Expenses

These items are not considered medical care and are not reimbursable. This is only a **partial list** of ineligible items.

- Cosmetics/Make-up
- Cotton balls
- Deodorants
- Eye cream
- Face cream
- Feminine hygiene products
- Food items
- Hair removal treatments, such as waxing
- Lip balm
- Moisturizer
- Mouth wash
- OTC items primarily for general health and well-being
- Razors
- Shaving cream
- Soap
- Teeth whitening products
- Toiletries
- Toothpaste
- Vitamins taken for overall health

\* Contact FBMC Customer Service at [webcustomerservice@fbmc-benefits.com](mailto:webcustomerservice@fbmc-benefits.com) or call FBMC Customer Service at 1-800-342-8017 for more information or to obtain a sample Letter of Medical Need or Personal Use/Capital Expenditures Statement.

### IMPORTANT NOTES:

- OTC items, medicines and drugs, including bulk purchases, must be used in the same plan year in which you claim reimbursement for their cost.
- It is your responsibility to remain informed of updates to this listing, which can be found at [www.fbmc-benefits.com](http://www.fbmc-benefits.com).
- Newly eligible OTC items, medicines or drugs can be reimbursed retroactively to the start of the then current plan year, but are not considered a valid change in status event that would allow you to change your annual Medical Expense FSA election or salary reduction amount.
- **BE SURE TO MAINTAIN SUFFICIENT DOCUMENTATION TO SUBMIT RECEIPTS FOR REIMBURSEMENT.**
- You may resubmit a copy of your receipt from your records if a rejected OTC expense becomes eligible for reimbursement later in the same plan year. (If your OTC claim has been denied for reimbursement, please refer to your enrollment materials to verify your dates of eligibility.)
- FSA participants may obtain a sample Letter of Medical Need or Personal Use Statement from our Web site, or by calling FBMC Interactive Benefits at **1-800-865-FBMC (3262)**.