



## Flexible Spending Account Over-the-counter Drug List

**Over-the-counter drugs now reimbursable — one more good reason to enroll in a health care Flexible Spending Account (FSA)!**

Non-prescription, over-the-counter (OTC) drugs and medicines are now reimbursable under health Flexible Spending Accounts (FSAs). When you enroll in a health care FSA, you can use pre-tax dollars to pay for eligible medical expenses, such as:

- Copayments/deductibles
- Prescriptions
- Certain over-the-counter drugs
- Eye exams and eyewear
- Dental work
- Orthodontia

*By setting aside money from each paycheck, you can:*

- Pay less in taxes
- Use tax-free dollars to pay for covered services and items

# FSA Savings Calculator

## **The savings add up with our FSA Savings Calculator!**

You could save as much as 20-50 percent on eligible health care services by using an FSA, depending on your individual income and tax filing status. Our easy-to-use FSA Savings Calculator on myuhc.com® does the math for you.

### *To calculate your potential tax savings:*

1. Go to myuhc.com.
2. In the lower right corner, click on “Learn More” in the Flexible Spending Account box.
3. Then click on “Calculate FSA Savings.” Once you see the savings, there’ll be no reason to wait.

As a result of the recent Internal Revenue Service ruling, many people are curious about what types of over-the-counter (OTC) items may now be reimbursable through flexible savings accounts (FSAs). The following representative lists may be used as a guide. The lists do not include all available OTC drugs and medical care items, and are subject to change. Individual employers choose whether to provide OTC coverage under their benefit plans. To determine whether OTC drugs and medications are covered under your FSA, please consult your employer’s benefit plan description, or call your customer service representative.

*Don't delay—enroll  
in an FSA today!*

## Eligible for Reimbursement

<i>Product Type</i>	<i>Examples include, but are not limited to:</i>
<b>Acne Medications</b> - pill, liquid, cream, ointment, medicated soaps and cleansing pads	Clean & Clear, Clearasil, Loma Lux Acne, Nature's Cure
<b>Allergy Medicines</b> - pill, liquid, nasal spray (see also "Eye Drops")	Benadryl, Chlor-Trimeton, Claritin, Drixoral, NasalCrom, Tavist Allergy
<b>Antacids (anti-gas, lactose intolerance) -</b>	Alka-Seltzer, Beano, Gas-X, Lactaid, Maalox, Mylanta, Pepcid, Pepto-Bismol, Phazyme, Roloids, Tums
<b>Antibiotic creams/ointments</b>	Bacitracin, Neosporin, Polysporin
<b>Antidiarrheal</b> - liquids, pills	Imodium, Kaopectate, Pepto-Bismol
<b>Anti-Fungal Creams &amp; Powders</b>	Aftate, Cruex, Lamisil, Lotrimin, Micatin, Tinactin
<b>Anti-Itch Creams (allergy and poison ivy)</b>	Benadryl, Cortaid, Ivarest, Lanacort
<b>Baby Care Products</b>	Diaper rash cream/ointment, rehydration liquids (Pedialyte, PediaSure), teething gel
<b>Braces and supports</b>	Braces and supports for neck, wrist, ankle, elbow, knee, etc.; support stockings
<b>Canker and Cold Sore Remedies</b>	Abreva, Anbesol, Cankaid, Carmex, Kank-A
<b>Cold and Flu Medicines</b>	Cough & sore throat lozenges/drops, cough syrup, decongestants, homeopathic cold medicines, nasal sprays, vapor rubs
<b>Contraceptives/Family Planning</b>	Condoms, contraceptive creams, pregnancy tests, ovulation predictor kits
<b>Diabetic Supplies/Equipment</b>	Alcohol swabs; blood glucose control solutions, monitors, strips and products; lancets and lancet devices, urine testing products
<b>Ear Drops (ear wax removal)</b>	Auro Ear Drops, Debrox Ear Drops, Murine Ear Drops
<b>Eye Care Products</b>	Saline and cleaning solutions, eyeglasses, contact lenses
<b>Eye Drops/Eye Wash Products</b>	Eye wash products to clean out eye or remove foreign objects, Murine, Visine
<b>Feminine Yeast Infection Medicine</b>	Gyne-Lotrimin, Monistat
<b>First Aid</b>	Bandages, dressings, first aid kits, peroxide, rubbing alcohol
<b>Hemorrhoidal Preparations</b>	Preparation H, Tucks
<b>Home Diagnostic Tests or Kits</b>	Cholesterol, colorectal, drug, HIV, ovulation predictor, pregnancy and urine tests; thermometers (ear or standard)
<b>Hot/Cold Packs</b>	ThermaCare
<b>Laxatives (laxatives and fiber therapy)</b>	Citrucel, Dulcolax, Ex-Lax, FiberCon, Fleet, Metamucil, Milk of Magnesia, Peri-Colace
<b>Lice Treatments</b>	LiceFree, Nix, Pronto, Rid
<b>Motion Sickness Medicine</b>	Bonine, Dramamine, motion sickness wristbands
<b>Pain Relievers</b>	Acetaminophen, Advil, Aleve, Anbesol, Aspercreme, aspirin, Ben-Gay, Excedrin, homeopathic pain relievers, ibuprofen, Icy Hot, Midol, Mineral Ice, Motrin, aproxen sodium, pain relieving gels, Tylenol
<b>Pain Relievers - Urinary Tract</b>	Cystex, Uristat
<b>Smoking Cessation Medicine</b> - patches and gum	Nicoderm, Nicorette, Nicotrol
<b>Wart or Corn Removers</b> - liquid or pads	Compound W, Curad, Dr. Scholl's Corn Remover, Wart-Off

It just makes sense.®

## Considered Eligible for Reimbursement When Directed in Writing By a Physician to Treat a Specific Medical Condition

The physician's letter must cite the specific medical condition being treated and indicate that the OTC drug or medication will treat or alleviate it.

<i>Product Type</i>	<i>Examples include, but are not limited to:</i>
<b>Herbs</b>	Black cohosh, echinacea, evening primrose oil, ginkgo biloba, Ginsana, ginseng, goldenseal root, nettle, olive leaf extract, saw palmetto, St. John's wort
<b>Other Supplements</b>	Acidophilus, alpha lipoic acid, amino acids (L-Lysine, L-Arginine, L-Carnitine) chondroitin sulfate, cod liver oil, DHA, DHEA, EFO, flax seed oil, glucosamine complex, glucosamine sulfate, kelp, melatonin, omega-3, shark cartilage
<b>Sleep Induction Medicine</b>	Simply Sleep, Sleepinal, Sominex, Unisom
<b>Vitamins and Minerals</b>	Antioxidants, calcium, chromium, folic acid, iron, magnesium, multi-minerals, multi-vitamins, potassium, selenium, vitamins
<b>Water Retention Products</b>	Aqua-Ban, Diurex
<b>Weight Loss Products</b>	Pills

## Not Eligible for Reimbursement

<i>Product Type</i>	<i>Examples include, but are not limited to:</i>
<b>Bath Products, Cleansers, Soap</b>	Aveeno, Dial, Dove, Softsoap
<b>Creams, Lip Balm, Lipstick, Lotions, Moisturizers</b>	Basis, Biore, Eucerin, L'Oreal, Neutrogena, Nivea, Noxzema, Oil of Olay, PHisoderm
<b>Dental – Miscellaneous</b>	Breath fresheners; dental floss, adhesives, cleansers, gel, gum, rinses; oral cleaning systems (Water Pik); tongue scrapers; whitening products/systems; toothbrushes; toothpaste
<b>Deodorants/Anti-Perspirants</b>	Ban, Brut, Dry Idea, Speed Stick
<b>Feminine Hygiene</b>	Always, douches, feminine lubricants and pads, tampons
<b>Foot Care Products</b>	Arch and insole supports, Dr. Scholl's callus removers, Odor-Eaters, pedicure products, shoes, toenail clippers
<b>Hair Care Products</b>	Conditioner and shampoo (including those used for dandruff), hairspray, styling aids
<b>Hair Removal Products</b>	Hair-removal creams, razors, wax
<b>Medicine Dispensers</b>	Medicine droppers, pill organizers
<b>Powders</b>	Non-fungus fighting foot powders
<b>Shaving and Grooming Products</b>	Aftershave, razors, shaving cream
<b>Snoring Aids</b>	Nose drops and strips
<b>Stimulants (to stay awake)</b>	No Doz, Vivarin
<b>Sunscreen, Sunless Tanning, After Sun Products</b>	Coppertone, Hawaiian Tropic

