



Guidelines for over-the-counter (OTC) medications and supplies for Flexible Spending Accounts (FSAs)

The Internal Revenue Service (IRS) allows FSA reimbursement for certain OTC medications and supplies. This is a partial list of what's allowable and what isn't and can be used as a guide. To confirm whether or not an item is allowable before it's purchased, you may contact CBSA toll free at the number on your ID card. Or visit www.irs.gov.

To submit a claim for reimbursement: Complete and sign an FSA claim form and attach an itemized receipt that shows the name of the medication or supply, date of purchase and cost. Large quantities of purchased items are subject to review. The amount purchased should not be more than can be used in one plan year.

Allowable	
Antacids	Suppositories and creams for hemorrhoids
Allergy medicines	Head lice treatment
Pain relievers	Swimmer's ear medications
Cold medicines	Lactose intolerance medications
Bengay, Tiger Balm, similar products for muscle or joint pain	Prenatal vitamins
Pedialyte	Denture adhesives
First aid cream, Bactine, calamine lotion, bug bite medications, wart remover treatments	Band-Aids, gauze pads, first aid kits, cold/hot packs for injuries
Diaper rash ointments	Rubbing alcohol, liquid adhesive for cuts
Visine and similar eye care products	Carpal tunnel wrist supports
Ointments or creams for sunburn	Pregnancy test kits
Nicotine gum, nicotine patches or drugs for smoking cessation	Thermometers (ear and mouth)
Cough drops, throat lozenges, sinus medications, nasal sinus sprays	Ear covers for thermometers
Menstrual cycle products for pain relief	Teething gel and pain medicines
Anti-diarrhea medicine, laxatives such as Ex-Lax	Ovulation monitors
Vicks VapoRub	Blood pressure monitors
Motion sickness pills	Diabetic monitors and supplies
	Insulin purchased OTC
	Remifemin menopause supplements
	Fertility/infertility medications
Allowable with a letter of medical necessity	
Nasal sprays for snoring	Medicated shampoos
Sleep aids	Sunscreen
Orthopedic shoes and inserts	Metamucil
Glucosamine/chondroitin products (such as Hydra Joint)	Acne treatments
Cosmetic indication agents, such as Botox, Retin-A (letter of medical necessity required if over age 26)	Hair growth medications
Excluded	
Toiletries or similar preparations (such as toothpaste, shaving cream, etc.)	ChapStick
Cosmetics (such as face creams, deodorants, hand lotions, etc.) or any similar preparation used for ordinary cosmetic purposes	One-A-Day multivitamins
	Teeth bleaching products (such as Whitestrips)
	Feminine hygiene products