

## FLEX PLAN Over-the-Counter Drugs

The Internal Revenue Service announced on September 3, 2003 that reimbursements for non-prescription drugs are acceptable under health flex spending accounts if the charges are properly substantiated by the employee and the non-prescription drugs are purchased for medical reasons. The following list should serve as a guide as to what non-prescription drugs are reimbursable under a flex plan. Please be advised this list is only an example of the most commonly purchased over-the-counter medications and is not complete. Please also be advised that a reimbursement determination is made on a case-by-case basis and is dependent upon proper documentation and substantiation by the enrollee.

POMCO Recommendations for  
Over-the-Counter Drugs and Medicines  
and  
Flexible Spending Account Reimbursement Plans

**Medical-only OTC drugs**

(Drugs intended for medical care and treatment only;  
a physician's statement is not required)

Allergy medicines, like antihistamines and decongestants  
Analgesic creams  
Antacids and acid reducers  
Bronchodilators  
Cold and cough medicines, including medicated cough drops  
Contraceptive drugs  
Ear care - topical medications  
Eye care products (like Visine, dry eye treatments, contact lens solutions)  
Fever reducers  
First aid medications including topical antibiotics, calamine lotion  
Foot care medications to treat infections, remove corns or calluses, or treat ingrown toenails  
Hemorrhoid treatments  
Laxatives and anti-diarrheal agents  
Lice treatments  
Menstrual cramp and pain relievers  
Motion sickness medications  
Pain relievers such as aspirin, acetaminophen, and naproxen  
Pedialyte to treat dehydration  
Sinus medications  
Skin creams and ointments to treat allergic reactions, dermatitis, infections, insect bites, sunburn, warts, and other skin ailments  
Sleep aids for occasional insomnia  
Smoking deterrent products

### **Dual-purpose OTC drugs\***

(Drugs used for medical care as well as cosmetic or general health purposes)

Acne - topical treatment

Anti-snoring nasal spray

Dietary, vitamin, or herbal supplements to treat a specific medical condition, including pregnancy and arthritis

Feminine hygiene products

Lactose-intolerant supplements

Menopause symptom relief

Shampoo to treat a specific skin condition

Sleep aids for long-term treatment of a sleep disorder

Sunscreen

Weight loss drugs to treat a specific disease

\*A note from a physician or other licensed practitioner is necessary. The note should state the patient's medical condition, the reason that the OTC drug is recommended, and that such treatment is not intended for cosmetic purposes or for general health.

## **Excluded OTC drugs**

(Drugs intended to benefit general health or for cosmetic purposes)

Cosmetic products, including those which contain drugs

Dietary supplements to improve or maintain general health (herbal, mineral, and vitamin)

Habit control products

Hair growth inducers

Personal comfort care products

Toiletries

- Antiperspirant and deodorant products

- Face creams and moisturizers, including those which contain drugs

- Lip balm

- Shampoos and conditioners

- Shaving cream

- Skin protectants

- Soaps

- Suntan lotions

- Teeth-whitening agents

- Toothpaste, tablets, rinses, and toothbrushes

Examples of exceptions to these excluded drugs: medicated shampoos to treat a scalp infection, vitamins recommend by a physician to treat a specific condition

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POMCO