If you plan to use your Healthcare Flexible Spending Account to pay for eligible over-the-counter (OTC) items, there are a few things to keep in mind.

1. OTC drugs and medicines require a written prescription from your doctor in order to get reimbursed.

   **OTC drugs & medicines requiring a prescription**
   - Acid Controllers
   - Allergy & Sinus
   - Antibiotic Products
   - Antidiarrheals
   - Anti-Gas
   - Anti-Itch & Insect Bite
   - Anti-Parasitic Treatments
   - Baby Rash Ointments/Creams
   - Cold Sore Remedies
   - Cough, Cold & Flu
   - Digestive Aids
   - Feminine Anti-Fungal/Anti-Itch
   - Hemorrhoid Preps
   - Laxatives
   - Motion Sickness
   - Pain Relief
   - Respiratory Treatments
   - Sleep Aids & Sedatives
   - Stomach Remedies

2. Healthcare debit cards, (e.g., PayFlex Card®) cannot be used to purchase OTC drugs and medicines, unless a pharmacist processes your OTC drugs/medicine as a prescription and assigns a prescription number. Otherwise, the transaction will be denied at the point-of-sale. In this case, you will need to pay for the expense out-of-pocket and submit a copy of the prescription with a claim to receive reimbursement.

3. Not all OTC items require a prescription for reimbursement. The following items are eligible since they are OTC supplies and are not drugs or medicines.

   **OTC items not requiring a prescription**
   - Band-Aid®
   - Birth Control
   - Braces & Supports
   - Catheters
   - Contact Lens Solution/Supplies
   - Denture Adhesive
   - Diagnostic Tests & Monitors
   - Elastic Bandages & Wraps
   - First Aid Supplies
   - Insulin & Diabetic Supplies
   - Ostomy Products
   - Reading Glasses
   - Wheelchairs, Walkers, & Canes

4. Each time you submit a claim for reimbursement of an OTC medicine or drug, you must also include a copy of the prescription, even if it's a recurring expense.

5. The date of your written prescription must be prior to the date you actually purchase the item.

6. The OTC drug or medicine actually purchased must match the written prescription. **For example:** If a prescription is written for Tylenol and you purchase Advil, PayFlex® will deny the claim.
Eligible Healthcare Expenses

Following is a condensed listing of eligible healthcare expenses. For a more complete listing, visit the participant portal. Please note this listing is subject to change at any time and without notice due to new legislation.

NOTICE:
The list of items that require a prescription for reimbursement includes, but is not limited to acne medicine; allergy medicine; cough, cold & flu medicine; eye drops; indigestion medicine; laxatives; nasal sprays, drops; ointment for cuts, burns, rashes; pain relievers.
Items that do not require a prescription include, but are not limited to band aids, birth control, braces & supports, contact lens solutions & supplies, elastic bandages & wraps, first aid supplies, and reading glasses.

Acupuncture
Alcoholism treatment
Ambulance service
Artificial limb/teeth

Bandages, band-aids, wraps and splints
Breast-reconstructive surgery following mastectomy
Birth control pills (Norplant, ovulation kits)
Braille books and magazines

Chiropractor professional fees
Christian Science Practitioner fees
Cold medicine (Rx required)
Contact lenses
Contraceptives
Crutches

Dental treatment (includes exams, x-rays, fillings, root canals, gum disease treatment, crowns, bridges, dentures, implants, orthodontia; does not include cosmetic treatments such as teeth whitening, bonding, etc.)
Diagnostic services and tests
Drug dependency treatments
Drugs (prescription drugs, insulin; does not include cosmetic drugs e.g., Retin-A, Renova, Propecia, etc., OTC drugs/medicines require an Rx)

Eye surgery (includes cataract, LASIK, corneal rings, etc.)
Eyeglasses, prescription (includes prescription sunglasses and over-the-counter reading glasses)

Fertility treatments (ovulation predictor kits and pregnancy tests, in vitro fertilization, surgery or operations to reverse a prior surgery that prevents you from having children)
Flu Shots

Guide dog or other animal used to assist persons with physical disabilities
Health institute
Hearing aids and batteries
Hospital services
Insulin, syringes
Laboratory fees
Lead-based paint removal
Legal fees (fees you pay that are necessary to authorize treatment for mental illness)
Lodging (see IRS Publication 502, Lodging)

Meals (only as part of inpatient hospital care)
Medical conference admission and transportation to/from (if concerns chronic medical condition of you, spouse or child)
Nursing home (if necessary for medical care and only the portion for medical services)
Nursing services

Operations (legal operations that are not cosmetic in nature)
Orthodontia
Orthopedic devices
Osteopath fees
Oxygen equipment

Pain reliever (for arthritis pain, head/back pain, menstrual pain, muscle or joint pain, e.g., aspirin, ibuprofen; does not include vitamins or herbal supplements) (Rx required)
Physical therapy
Pregnancy test kits

Psychiatric care (for medical reasons)
Psychologist fees

Schools and education, special (for mentally impaired or physically disabled person - see IRS Publication 502)
Special home for person adjusting from life in mental institution to community living
Sterilization procedures (vasectomy or tubal ligation)
Stop-smoking programs
Surgical fees (for legal operations not cosmetic in nature)

Therapy, physical or speech
Transplants (donor expenses, if you pay those expenses)
Transportation and related travel expenses for person seeking treatment (See IRS Publication 502, Transportation and Trips)
Treatment for learning disability caused by mental or physical impairment or nervous system disorders (treatment must be recommended by physician - see IRS Publication 502, Learning Disability)

Vaccinations
Vasectomy

Weight-loss program (only if medically necessary to treat existing disease (such as heart disease) and undertaken under physician's direction)
Wheelchair
Wigs (if purchased upon advice of physician for mental health of patient)

X-ray fees