

ELIGIBLE OVER-THE-COUNTER EXPENSES FOR HEALTH CARE REIMBURSEMENT ACCOUNTS

Benefit Strategies reserves the right to request receipts for ALL debit card transactions. Please be prepared to submit copies of receipts upon request. Itemized cash register receipts must list the specific name of the item, the date of purchase, and the dollar amount.

 ***For your tax records, always keep your original receipts.*** 

The following lists are to help you in your purchase of Over-the-counter (OTC) drugs & medications. The “Eligible OTC Expense” list is for items that are primarily medical in nature; the “Ineligible OTC items” list is for items primarily used for personal and/or general health. Some ineligible OTC items may be allowed if a physician’s prescription or recommendation is submitted with your request for reimbursement.

Eligible Over-the-counter Expenses

- Allergy medicines
- Analgesics (muscle/joint pain relievers such as Ben-Gay)
- Antacids
- Antihistamines
- Anti-diarrhea medicines
- Bug bite medications
- Calamine lotion
- Cold medicines
- Contact lens solution & other eye products such as Visine
- Cough suppressants (drops, throat lozenges, etc.)
- Decongestants
- Denture adhesive products
- Diabetic supplies
- Diaper rash ointments
- First-aid creams & ointments
- Hemorrhoid creams & suppositories
- Laxatives
- Motion sickness pills
- Pain relievers including menstrual pain & cramp relief
- Pedialyte for a sick child
- Sinus medications
- Sleeping aids
- Smoking cessation products, including nicotine gum & patches
- Sunburn creams and ointments (not regular skin moisturizers)
- Sunscreen with high SPF (e.g. 30 or higher)
- Toothache and teething pain relievers
- Visine or other eye products
- Wart removal treatments
- Yeast infection treatments
- Non-medicine Examples: (band-aids, bandages, blood pressure kits, carpal tunnel wrist supports, contraceptives, cold/ hot packs for injuries, crutches (either purchased or rented), first aid kits, gauze pads, incontinence supplies, liquid adhesive for small cuts, nasal strips, nasal sprays (with doctors note) non-prescription reading glasses, pregnancy test kits, rubbing alcohol, thermometers)

Ineligible Over-the-counter Items

- Chapstick & lip balms
- Cosmetics
- Deodorant
- Hand lotion
- Feminine hygiene products
- Food replacements
- Herbs
- Medicated shampoos
- Medicated soaps
- Moisturizers
- Mouthwash
- Nutritional supplements
- Special food
- Suntan lotion
- Toiletries
- Toothpaste & toothbrushes (whether recommended by a dentist or not)
- Teeth whitening products
- Vitamins



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Please note that because items appear in this list they may not be accepted at stores using your FlexExpress © card under the IAS system. Please pay for these items using other means and submit a manual claim for reimbursement.