



Over the Counter (OTC) Medicine Fact Sheet

- **Over the Counter (OTC) Medications and products** The IRS allows OTC medications and products to be reimbursed from Health Care Flexible Spending Accounts as long as they are used to treat an illness.
- **Four types of OTC** There are 4 types of OTC: Eligible, Ineligible, Eligible with a Prescription written by the treating Physician & Eligible with a Letter of Medical Necessity.
- **Eligible OTC** Items that are not medicines, but are used to treat an illness. Employees must submit a receipt which includes the date, item purchased and amount. Examples of eligible OTC's are contact lens solution, band-aids, Hand sanitizers, and insulin.
- **Ineligible OTC** Items that are used to promote good health or used for daily grooming are not eligible. Examples of ineligible OTC's are mouth wash, Dental floss, toothpaste or tooth whitening, and sleep aids
- **Eligible with a Prescription** There are some medicines and products that are eligible when the physician provides a written prescription for the product. Some examples include fever reducers, allergy and cold remedies, and antacids. Employees must submit their supporting documentation and receipts along with the written prescription from the physician in order to receive reimbursement from the Health Care Account.*
- **Eligible with a Letter of Medical Necessity** Items that are used to treat an illness, but also may be used to promote good health require the completion of a Letter of Medical Necessity by the treating physician. Examples of items that fall in this category are Vitamins, Mineral Supplements, and Special Foods.
- ***Health Care Reform** Any OTC medical expense incurred after 12/31/2010 will require a prescription. This applies to items like fever reducers and allergy and cold remedies.
- **See Page #2** for a partial listing of eligible and ineligible OTC

The government continues to issue regulations concerning changes under the Affordable Care Act. If further changes are made affecting this notice, we will provide updates to you when they become known.

Eligible OTC Partial List:

Band- aids
Bandaging Wounds
Cold/ Hot Packs (medical supply)
Contact Lenses
Denture Adhesives

Diabetes Detection
Eyeglasses
First Aid Kits
Fever Detection

Hand Sanitizers
Insulin
Pregnancy Detection
Rubbing Alcohol

Ineligible OTC Partial List:

Antiseptics/ mouth wash
Aromatherapy
Body/ Foot Deodorizers
Dental Floss
Energy Enhancers
Foot Spa
Foot Grooming Products
Hair Removal Products

Hair Restoration
Herbal Remedies
Hormone Growth Products
Lotions/ Skin Moisturizers
Memory Aids
Mood Enhancers
Nutritional Supplements
Relaxation Products

Shampoo & Soap
Shaving Products
Sleep Aids
Stimulants
Teeth Whitening Products
Tooth brush/ tooth paste
Vitamins/ general health

Eligible OTC with Physician Note Partial List:

Acne Medication
Allergy Medicine
Antacids
Antibiotic Ointments
Anti- Itch Creams

Cold Medicine
Contraceptives
Cough Drops
Ear Wax Removal Drops
Fever Reducers

Nicotine Gum/ Patches
Toothache Relievers
Wart Removal

Eligible OTC with Letter of Medical Necessity Partial List:

Vitamins for a Medical Condition
Special Foods
Mineral Supplements
Alternative Medicines

If you would like to inquire on the eligibility status of a product that is not listed here please contact Partners Benefits at (617)- 726- 8133 or email your inquiry to FlexibleSpendingAccounts@partners.org. You can also review the Table of eligible expenses at [http:// hcet.ebia.com/ partners](http://hcet.ebia.com/partners).

Use **FSA Express** to submit your reimbursement request. Log onto PeopleSoft. Go to HRMS Production. Then navigate to **Self Service- eBenefits- FSA Express- FSA Claim Entry**. Instructions for using FSA Express can be found on your company's intranet site for Benefits.