

Examples of Over the Counter Drugs Used Primarily for Medical Care

| Type of Drug | Examples |
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| Allergy Prevention & Treatment | Bendaryl, Sudafed, Chlora Trimaton, Nasalcrom |
| Antacids and Acid Reducers | Gas-X, Mylanta, Maalox, Tums, AXID AR, Pepcid AC, Prilosec OTC, Tagamet HB, Zantac 75 |
| Anticandial | Femstat 3, Gyne-Lotrimin, Mycelrx-7, Monistat 3, 7, Vagistat-1 |
| Antihistamines | Actidil syrup and Capsules, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimeton, Drixoral, Nyquil, Sudafed, Tavist-1, Triaminic |
| Antidiarrheal and Laxatives | Ex-Lax, Pepto-Bismal, Immodium AD, Kaopectate |
| Anti-fungal | Lamisil AT, Lotramin AF, Micatin |
| Anti-itch Lotions and Creams (e.g. for athletes foot, jock itch, bug bites, poison ivy) | Bactine, Caldecort, Cortaid, Hydrocortisone, Lanacort, Calamine Lotion, Bendadryl, Caladryl, Cortaid, Lamisil AT, Lotramind AF, Micatin |
| Cold Sore/ Fever Blister | Abreva Cream |
| Cough Suppressants | Robitussin, Vicks 44, Chloraseptic |
| Decongestant/ Nasal Decongestant and Cold Remedies | Advil Cold and Sinus, Afrin, Afrinol, Aleve Cold and Sinus, Children's Advil Cold, Neo-Synephrine-12 hour, Orrivin, Sudafed, Tavis-D, Tylenol Cold and Sinus, Alka Seltzer Cold and Flu, Nyquil, Actidil Syrup and Capsules, Actifed, Allerest, Benadryl, Chlor-Trimeton, Contac, Dimetane, Drixoral, Sudafed, Tavist-1, Triaminic |
| Diaper Rash Ointments | Balmax, Desitin |
| Eye Drops for Allergy/ Cold Relief | Ocu Hist |
| Hemorrhoid Treatments | Preparation H, Hemorid, Tronolane |
| Internal Analgesic/ antipyretic | Advil, Aleve, Children's Motrin, Nuprin, Excedrin, Tylenol, Bayer |
| Menstrual Cycle Medications | Midol, Pamprin, and Premysyn PMS |
| Migraine | Advil Migraine Liqui-gels, Excedrin Migraine, Motrin Migraine Pain |
| Motion Sickness Medication | Dramamine, Marizine |
| Nicotine Gum or Patches and Smoking Cessation Aids | Nicorette, Nicotrol, Nicodin |
| Pediculicide (head lice) | Nix |
| Poison Ivy Protection | Ivy Block |
| Smoking Cessation | Commit, Nicoderm CQ, Nicorette, Nicotrol |
| Toothache and teething pain relievers | Orajel |

Examples of Dual Purpose Over The Counter Drugs

| Permissible with Physician's Note Listing Diagnosis of a Medical Condition & Recommendation of OTC Drug |
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| Anti-baldness/hair loss/ hair replacement/ such as Rogaine, but only if to replace hair loss due to a medical condition and not due to age |
| Dandruff shampoo or other medicated shampoo such as Denorex, Head and Shoulders to treat a specific medical condition and only the amount in excess of the cost of normal shampoo. Many plan sponsors may exclude completely to avoid having whether the cost of the dandruff shampoo exceeds the cost of regular shampoo. |
| Dental fluoride treatments, special mouthwashes, or treatments for gingivitis |
| Fiber supplements such as Benefiber and Metamucil |
| Glucosamine/chondroitin for arthritis or other medical condition (not reimbursable if taken for overall joint health) |
| Herbal supplements used to treat a specific disease such as St. John's Wart for depression |
| Nose strips for proper breathing or other medical conditions |
| Retin-A and other acne medicines (not reimbursable if used for cosmetic purposes such as wrinkle reduction) |
| Snoring cessation aids and medications such as Breathe Right Spray, Snorezz |
| Weight loss/ dietary supplements must be for a specific medical condition such as obesity |

Examples of Over the Counter Drugs Primary Not Reimbursable

| OTC Drugs or other products that are not for Medical Care |
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| Aromatherapy |
| Deodorants |
| Face creams, moisturizers, eye creams, and wrinkle creams |
| Hair removal treatments and waxes |
| Mouth washes, antiseptics and oral anesthetics |
| Teeth Whitening kits and powders |
| Toothpaste |
| Vitamins taken to improve overall health |

The Louisiana State University System Flexible Benefits Plan will allow employees who contribute to a Health Care Spending Account to be reimbursed for over the counter (OTC) drugs purchased for the purpose of “medical care.”

The tax-free treatment in the OTC Drug Ruling applies only to “medicines and drugs purchased by the employee without a physician’s prescription” to treat or alleviate an illness or injury of the employee, employee’s spouse, or dependent of the employee. Antacids, allergy medicines, pain relievers, and cold medicines are clearly eligible for reimbursement. Whether the OTC drugs are taken by ingestion, intravenously, in suppository form, topically through absorption of the skin should not matter as long as the item delivers medical care. Participants will be required to provide a dated receipt, complete with store/pharmacy name, name of drug, and the price of drug. For stores/pharmacies that do not include full drug names on their receipts, the drug box with the name of the drug and the UPC code that matches the UPC code on the receipt will suffice. Actual store receipts will be required; credit card statements will not be sufficient documentation. (See attached list of examples of acceptable over the counter items.)*

The IRS has clarified that the reimbursement for dietary supplements (e.g. vitamins) is not allowed through a Health Care FSA such items are not medical care but are deemed merely beneficial to the general health of the employee, the employee’s spouse or dependents. If an individual is diagnosed with a specific medical condition, the cost of the dietary supplement(s) purchased to treat that specific condition may constitute medical care and may be reimbursable with substantiation by a physician. Participants will be required to provide a dated letter from a treating physician along with a dated receipt, complete with store/pharmacy name, name of drug, and the price of the drug.

Reimbursement is prohibited for over the counter items considered to be toiletries, sundries, or items used for cosmetic purposes (such as face creams, deodorants, hand lotions, toothpaste, teeth whitening kits and powders, wrinkle reducers, etc.). However, drugs or medicines that have cosmetic effects may still be reimbursed by a Health FSA if it is “necessary to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease”. Participants will be required to provide a dated letter from a treating physician, along with a dated receipt, complete with store/pharmacy name, name of drug, and the price of the drug. (See attached list of examples of unacceptable over the counter items)*

Over the counter drugs that have both a medical purpose (reimbursable) and a purpose that is personal, cosmetic, or for general health (not reimbursable) will be considered dual-purpose expenses (such as Retin-A – used to treat acne and also can be used as a wrinkle reducer). For such items, adequate substantiation generally requires a medical practitioner’s diagnosis of a medical condition and evidence that the item is recommended to treat the diagnosed disease. Participants will be required to provide a letter from a physician indicating a diagnosis and the proposed treatment, as well as, dated receipts as indicated above. (See attached is list of examples of dual-purpose over the counter items)*

**Note –This list is not intended to be an exhaustive list, but is intended to provide examples of some of the most common acceptable, not acceptable, and dual purpose over the counter items.*