Flexible Spending Account –
Over-the-Counter Expenses

Allowable Over-the-Counter Expenses

The list of OTC items that remain eligible without a prescription include, but are not limited to band aids, braces & supports, contact lens solution, elastic bandages & wraps, first aid supplies and reading glasses. The following is a condensed list of eligible over-the-counter expenses.

- Bandages
- Band-aids
- Blood pressure monitors and kits
- Braces and supports
- Carpal tunnel wrist supports
- Catheters
- Cold/hot pack for injuries
- Condoms
- Contact lens solution
- Crutches
- Denture adhesives
- Diabetic supplies
- Diagnostic tests & monitors
- Elastic bandages & wraps
- Ear plugs
- First aid kits
- Gauze pads
- Heating pads
- Hot water bottles
- Incontinence supplies
- Insulin
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Ostomy products
- Reading glasses
- Sitz bath
- Thermometers
- Wheelchairs, walkers, canes

OTC drugs and medicines, with the exception of insulin are now considered ineligible unless you have a prescription from your physician. To submit these expenses, please provide (1) a copy of the prescription; (2) an itemized receipt or valid documentation for the OTC item(s) purchased; and (3) a properly completed FSA Claim Form.

OTC Items for medical care that are not medicines or drugs continue to be eligible.

Over-the-Counter Expenses Requiring a Prescription

The list of OTC items that will require a prescription include, but are not limited to acne medicine, allergy medicine, cough, cold and flu medicine, eye drops, indigestion medicine, laxatives, nasal sprays/drops, ointment for cuts/burns/rashes, and pain relievers.

- Acne medicine
- Allergy & sinus medication
- Antacids
- Antibiotic products
- Anti-diarrhea medicine
- Asthma medications
- Bactine
- Ben Gay or products for muscle or joint pain
- Bug bite medications
- Calamine lotion
- Cold sore relief
- Cough & cold medicine
- Diaper rash ointments
- Digestive/Stomach medications
- Ear drops
- Eye drops
- First aid cream
- Hemorrhoidal cream
- Lactose intolerance medicine
- Laxatives
- Motion sickness pills
- Nasal sinus sprays
- Nicotine gum or patches
- Pain relievers
- Sinus medications
- Sleep aids & sedatives
- Spermicidal foams/gel
- Sun block & Sun screen
- Throat lozenges
- Wart remover treatments
- Yeast infection treatments