

Using a Flexible Spending Account to pay for over-the-counter items

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

- You'll need a written prescription from your doctor to use your health care FSA for OTC drugs and medicines. The following is a partial list of OTC drugs and medicines that will need a prescription. Note: You don't need a prescription for insulin.

OTC drugs & medicines that need 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

- You must have the written prescription before you buy the OTC product.
- Usually, you can't use a health care debit card to buy OTC drugs and medicines. This includes the PayFlex Card®, your account debit card. If you try to use the card, the purchase may be denied at the store. You'll need to pay for it out-of-pocket. Then you can send a copy of the prescription along with a claim form to request reimbursement.

Note: Your pharmacist may be able to process an OTC drug or medicine as a prescription and assign a prescription number. In that case, you could use the debit card.

- The OTC drug or medicine that you buy must be the same as the written prescription.
Example: If you have a prescription for Tylenol and you buy Advil, the claim will be denied.
- Every time you send a claim to PayFlex® for an OTC medicine or drug, you need to send the prescription. This is true even if it's a recurring expense.
- The following is a partial list of OTC items that don't require a prescription to be reimbursed from your health care FSA. Please refer to your employer's plan document for items allowed under your plan.

OTC items that don't need a prescription

- Bandages
- 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

*those that do not contain ointment

Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. This material is for informational purposes only. Information is believed to be accurate as of the production date; however, it is subject to change.