

# Reimbursable Over-the-Counter Medications

## Under the Section 125 Plans and Healthcare Reimbursement Accounts (HRAs)

#### Reimbursable:

Bandages, gauze pads, first aid kits Cold/hot packs for injuries, crutches Contact lens solution, cleaners Carpal tunnel wrist supports Condoms, spermicidal foam Insulin Nasal strips for snoring Orthopedic shoe inserts Pregnancy test kits



### Reimbursable with a doctor's prescription:

**Antacids** 

Allergy medication

Reading glasses

Anti-diarrhea medication, laxatives

Thermometers (ear or mouth)

Bug bite medication

Calamine lotion

Cough drops, throat lozenges, sinus medication, nasal sinus spray

Cold medication, pain reliever

Diaper rash ointment

First aid creams and ointments, liquid adhesives, topical ointments

Glucosamine/chondroitin for arthritis or other medical conditions

Hemorrhoid creams

Incontinence supplies

Joint/muscle pain medication

Lactose intolerance pills

Medicated shampoos and soaps

Menstrual cycle products for pain and cramp relief Motion sickness pills

Nicotine gum or patches for stop-smoking purposes Hormone therapy and treatment for menopausal symptoms (hot flashes, night sweats, etc.)

Prenatal vitamins during pregnancy

Rubbing alcohol

Sleeping aids

St John's wort for depression

Suppositories

Sunburn cream or ointment

Supplements, vitamins, or herbal treatments to treat medical condition

Wart remover treatments

Weight loss drugs to treat a medical condition or obesity

#### Not Reimbursable:

Chapped lip treatments

Face creams, moisturizers, suntan lotions, and sunscreen

**Toiletries** 

Toothbrushes, toothpaste

Vitamins and supplements for maintaining general good health

## Health Care Reform – Changes affecting Security Flex 125 plan

### Over-the-counter medicines require a doctor's prescription.

Effective January 1, 2011 no over-the-counter medicines, other than insulin, are eligible for reimbursement without a prescription. Examples of items that will require a prescription are: pain medication, cold medication, allergy medication.

Over-the-counter items that are not medicine are still eligible for reimbursement without a prescription. Examples of items that are still eligible without a prescription are: Bandages, wraps, crutches, contact lens solution.

Over-the-counter items that require a prescription are not able to be purchased with debit cards. These items will require a manual claim to be submitted.

#### Coverage for adult children.

Effective immediately parents can use their flexible spending accounts to pay for medical expenses for their children regardless of tax dependent status. This applies to medical reimbursements for individuals who will not turn age 27 by the end of the calendar year. All dependents (birth child, foster child, adopted child) within the age limit qualify, there are no other requirements (full-time student, income) to qualify. This coverage does not include the spouse or children of the adult children.