

Due to Health Care Reform Legislation, any over-the-counter drugs or medicines purchased on or after January 1, 2011 will require a valid prescription to be eligible for reimbursement.

## Which over-the-counter (OTC) expenses are eligible for reimbursement?

The following is a partial list of eligible/potentially eligible/ineligible over-the-counter expenses. It is possible that future changes in the IRS rules will affect the eligible, potentially eligible, and/or ineligible expense categories. If you have any questions about an item's eligibility, please contact SelectAccount<sup>SM</sup> customer service at (651) 662-5065 or toll free at 1-800-859-2144.

### Eligible medical OTC Supplies

Band-Aids/bandages	Diabetic supplies	Orthopedic inserts
Cold/hot packs	Ear wax removal kits	Oxygen equipment
Contact lens solutions/cleaners	Elastic wraps	Pregnancy test kits
Corn and callus removers (non-medicated)	Eye drops (non-medicated)	Prenatal vitamins
Cotton balls (sterile)	First aid kits	Reading glasses
Crutches	Heating pad	Thermometers
Denture adhesive	Incontinence supplies	Wrist/joint supports

### Prescription Required - medical OTC Drugs and Medicines (purchases prior to January 1, 2011 do not require a valid prescription in order to be eligible for reimbursement)

Anti-arthritis	Corn and callus removers (medicated)	Nicotine patches, gum, lozenges
Acne treatment	Decongestants	Orajel pain relief
Acid controllers	Diaper rash treatment	Oral wound treatments (cold sores)
Allergy medicine	Digestive aids	Pain relievers
Antibiotics	Expectorants	Psoriasis treatment
Analgesics	Fiber laxatives	Respiratory treatments
Anti-diarrhea medicine	Glucosamine	Rubbing alcohol
Anti-gas	Head lice treatment	Sinus medication
Antihistamines	Hemorrhoid treatments	Skin irritation treatment
Anti-inflammatory	Insect bite/sting medicine	Sleep aids and Sedatives
Aspirin	Lactose intolerance pills	Stomach remedies
Burn treatments	Laxatives	Sunburn treatments
Calamine lotion	Medicated lip balm/cream	Throat lozenges
Chondroitin	Menstrual pain relievers	Wart remover products
Cold and flu medicine	Motion sickness medicine	Yeast infection medication
Cough drops	Muscle/joint pain relievers	
Cold sore remedies	Nasal sinus sprays	

### Potentially eligible medical expenses (requires Letter of Medical Necessity from health care provider)

Breast pumps	Holistic remedies/medicines	St. John's Wort
Dietary supplements	Hormone therapy	Sunscreen
Ear plugs	Medical grade face mask	Support stockings (e.g. Jobst stockings)
Exercise equipment	Nasal sprays/strips for snoring	Vitamins and minerals
Fluoride rinses	Orthopedic shoes	Weight loss treatments
Hair growth/removal products	Petroleum jelly	
Hand sanitizer-antibacterial	Probiotics	

## Ineligible medical expenses

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Antiperspirant	Dust masks	Orajel toothpaste
Blemish concealer	Ensure	Shampoo
Chapsticks/lip balm	Face creams	Shaving cream
Cosmetics	Feminine hygiene products	Soap
Dental floss	Hand/skin lotion	Special foods
Denture care cleaning products	Make-up	Swabs
Deodorant	Moisturizers	Teeth whitening products
Drugs purchased outside the United States	Mouthwash	Toothpaste/toothbrushes

## Eligible over-the-counter expenses

Medical expenses that can be reimbursed through your spending account include services and supplies incurred by you or your eligible dependents for the diagnosis, treatment or prevention of disease or for the amounts you pay for transportation to get medical care.

In general, deductions allowed for medical expenses on your federal income tax according to Internal Revenue Code Section 213 (d) may be reimbursed through your FSA. You cannot deduct medical expenses on your federal income tax that have been reimbursed through your FSA.

**It is possible that changes in the IRS rules can affect the eligible, potentially eligible, and/or ineligible expense categories.**

## Potentially eligible over-the-counter expenses

In order to determine eligibility for potentially eligible items, SelectAccount requires a Letter of Medical Necessity from your health care provider. You can obtain a Letter of Medical Necessity to have your health care provider complete at [www.selectaccount.com](http://www.selectaccount.com).

Expenses eligible for reimbursement from your spending account may or may not be a covered benefit under your Concordia Health Plan. Refer to your Plan documents for more information.

These lists are intended to serve as a quick reference and are provided with the understanding that SelectAccount is not engaged in rendering tax advice. For more detailed information, as to what is reimbursable under your personal spending account, please refer to IRS Code Section 213(d). IRS Publication 502, "Medical and Dental Expenses," Catalog Number 15002Q also details what expenses can be deducted as medical expenses on the Form 1040 Schedule A. If you have any questions about whether or not an item is eligible, please contact SelectAccount<sup>SM</sup> customer service at (651) 662-5065 or toll free at 1-800-859-2144. If tax advice is required, seek the services of a competent professional.

## Valid Prescription

A valid prescription means a signed written order, or an oral order reduced to writing, given by a practitioner licensed to prescribe drugs to patients in the course of the practitioner's practice, issued for an individual patient and containing the following: the date of issue, name and address of the patient, name and quantity of the drug prescribed, directions for use, and the name and address of the prescriber.

## Ineligible medical expenses

Items that are toiletries or cosmetics or that are likely to be primarily for general health and well-being.