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## **Health Care Flexible Spending Account Over-the-Counter Medicines & Products Quick Reference Guide**

Over-the-counter (OTC) medicines and products are reimbursable under a Health Care Flexible Spending Account (FSA) when the OTC product is used for medical purposes. Below is a description of the three IRS-defined over-the-counter categories:

### ***~Eligible OTC Health Care Expenses***

Eligible items include medicines or products that alleviate or treat an injury or illness for you and your dependents. These drugs and products are not cosmetic in nature, nor are they merely beneficial to your general health.

### ***~Dual-Purpose Products***

Certain OTC products are considered dual-purpose. For some individuals, the product is used to alleviate a medical condition while others use the product for general health and well-being. These products may be reimbursable through a Health Care FSA if a licensed health care professional provides a Certification of Medical Necessity. A Certification of Medical Necessity must include the following information:

- A specific diagnosis or medical condition.
- A recommendation to take the specific product/medication to treat the condition.
- A description of how it will treat the condition.
- The duration of the recommended treatment.

### ***~Excluded Items***

Over-the-counter products and medicines that merely benefit your general health are NOT reimbursable under your Health Care FSA.

### ***~Submitting for Reimbursement***

Claims for over-the-counter products must include an adequate receipt, Certification of Medical Necessity (if applicable) and a completed claim form. An adequate receipt states the name of the product, the date, and the amount paid. Reimbursement for OTC medicines must follow the existing rules regarding Health Care FSAs. The expense(s) must:

- be incurred during your period of coverage
- not be reimbursed through any other plan
- be substantiated through a detailed receipt

Use one of the following methods to submit your Request for Reimbursement:

- Submit your claim electronically online at [www.cci-pbs.com](http://www.cci-pbs.com)
- Fax your paper claim form and supporting substantiation to: 303-221-2785
- E-Mail your claim form and supporting substantiation to: [pbsclaims@cci-pbs.com](mailto:pbsclaims@cci-pbs.com)

You can access your account online anytime at [www.cci-pbs.com](http://www.cci-pbs.com). Click on Planned Benefit Systems and then Account Information under the Participants section. You can also contact Customer Service at 1-800-800-0133. A Customer Service Representative is available to assist you Monday through Friday, from 7:30 am until 5:00 pm, Mountain Time.



## Eligible OTC Medicines and Products

Eligible OTC expenses include medicines or products that alleviate or treat an injury or illness for you and your dependents. You do not need to provide a Certification of Medical Necessity or indicate a diagnosis in order to receive reimbursement. The products listed here are merely examples and do not constitute an endorsement. This is not to be considered an exhaustive listing of reimbursable OTC products.

<b>Product/Category</b>	<b>Brand Name/Example</b>
<b>Allergy Prevention and Treatment</b>	Actifed • Allerest • Benadryl • Claritin • Contac • Sudafed • NasalCrom
<b>Antacids and Acid Reducers</b>	Gas-X • Maalox • Mylanta • Tums • Pepcid AC • Prilosec • Zantac
<b>Anti-Arthritics</b>	Glucosamine • Chondroitin
<b>Antibiotics (topical)</b>	Bacitracin • Neosporin • Triple Antibiotic Ointment
<b>Anticandial (yeast)</b>	Femstat 3 • Gyne-Lotrimin • Mycelex-7 • Monistat 3 • Vagistat-1
<b>Antidiarrheal and Laxatives</b>	Ex-Lax • Imodium AD • Kaopectate • Pepto-Bismol
<b>Antifungal</b>	Lamisil AT • Lotramin AF • Micatin
<b>Antihistamines</b>	Actifed • Allerest • Benadryl • Claritin • Contac • Sudafed • Tavist • Triaminic
<b>Anti-itch Lotions and Creams</b>	Bactine • Benadryl • Calamine • Cortaid • Lamisil AT • Lotramin AF
<b>Asthma Medicines</b>	Bronitin Mist • Bronkaid • Bronkoxler • Primatene
<b>Cold Sore/Fever Blister</b>	Abreva Cream
<b>Cold, Flu, Decongestant and Sinus Remedies</b>	Actifed • Contac • Dayquil • Drixoral • PediaCare • Sudafed • Tavist-D • Thera-flu • Triaminic • cough drops • nasal sprays
<b>Contraceptive / Family Planning</b>	ovulation kits • pregnancy tests • spermicides/condoms
<b>Cough Suppressants or Expectorants</b>	Robitussin • Vicks 44 • Mucinex • cough drops • throat lozenges
<b>Dehydration</b>	Pedialyte
<b>Dental/Denture Care</b>	Orajel • Anbesol • Poligrip
<b>Diaper Rash</b>	Aquaphor • Balmex • Desitin
<b>Ear Care</b>	ear drops • ear wax removal kits
<b>Eye Care</b>	contact lens supplies • eye drops • reading glasses • eye patches
<b>First Aid / Medical Supplies</b>	antiseptics • bandages • first aid kits • cold/hot packs • joint supports (ankle, elbow, knee, wrist) • rubbing alcohol • ace wraps • thermometers
<b>Foot Care</b>	arch supports • callous removers • foot antifungal products • bunion, blister and corn treatments
<b>Hemorrhoidal Preparations</b>	Preparation H • Tronolane
<b>Home Diagnostic Tests or Kits</b>	blood pressure monitors • cholesterol monitors • Diabetic equipment and supplies • Colorectal screenings • HIV test
<b>Hosiery/Socks</b>	Anti-Embolism • Compression
<b>Humidifiers / Vaporizers</b>	Warm or cold mist
<b>Lactose Intolerance</b>	DairyCare • Dairy Relief • Lactaid • Lacteeze • Lactrase
<b>Menstrual Cycle</b>	Midol • Pamprin • Premsyn PMS
<b>Migraine Relief</b>	Advil Migraine • Motrin Migraine • Excedrin
<b>Motion Sickness</b>	Dramamine • Marizine
<b>Pain Reliever/Fever Reducer /Anti-Inflammatory</b>	Bayer • Advil • Aleve • Motrin • Naprosyn • Tylenol • Pamprin
<b>Pediculicide</b>	Nix • Rid
<b>Pregnancy / Ovulation Tests</b>	First Response • Accu-Clear
<b>Prenatal Vitamins</b>	Nature Made Prenatal • Twinlab Prenatal • Natrol Prenatal
<b>Sleeping Aids</b>	Tylenol PM
<b>Smoking Cessation</b>	Commit • Nicoderm CQ • Nicorette • Nicotrol
<b>Sunscreen/Sunburn Relief</b>	Coppertone • Solarcaine
<b>Teething/Toothaches</b>	Orajel • Anbesol
<b>Topical Steroids</b>	Cortaid • Dermacort
<b>Wart Removal</b>	Compound W • Dr. Scholl's Clear Away • Wart-Off



## Dual-Purpose OTC Medicines and Products

These items may be reimbursable under a Health Care FSA as long as your licensed health care provider completes a Certification of Medical Necessity. This listing provides examples, is not an endorsement of the products and is not to be considered all inclusive.

Type/Class of Drug or Product	Examples	Reimbursable Use	Excluded Use
<b>Acne Treatment</b>	Retinol Cream	Chronic acne under treatment by a physician	Occasional outbreak or blemish, wrinkle reduction
<b>Calcium</b>	Calcium Carbonate, Caltrate, Tricalcium Phosphate, Calcium Citrate, Calcium Lactate	Diagnosis or at-risk for illness or injury (e.g. osteoporosis)	Routine use for general health
<b>Dietary/Nutritional Supplements</b>	Ensure, Glucerna	Documented specific medical condition	Sports performance, general energy and health, meal replacement
<b>Fiber Supplements</b>	Benefiber, Metamucil	Documented specific medical condition	Routine use for general health
<b>Hair Loss Treatment</b>	Rogaine, Nioxin	Documented specific medical condition	Routine use for general appearance
<b>Incontinence Supplies</b>	Absorbency Pads or Briefs, Diapers	Documented specific medical condition (e.g. Incontinence, Post-surgery)	Infant and Toddler use
<b>Minerals</b>	Calcium, Ferrous Sulfate, Folic Acid,	Diagnosis of specific medical condition	Routine use for general health
<b>OTC Hormonal Therapy</b>	Progesterone Cream	Perimenopausal or menopausal symptoms	Routine use for general health
<b>Vitamins / Herbs</b>	Calcium, Vitamin B, St. John's Wort, Ginkgo Biloba	Diagnosis of specific illness based on a physician note	Routine use for general health

## Excluded OTC Products

These items are not reimbursable under a Health Care FSA. The products listed here are merely examples and do not constitute an endorsement. This is not to be considered an exhaustive listing of Excluded OTC products.

Type/Class of Drug or Product	Examples
<b>Cosmetic Products</b>	Face soaps, Creams, Make-up, Perfumes, Hair removal
<b>Dental Products</b>	Dental floss, Toothpaste, Toothbrushes, Teeth whitening kits, Mouthwash
<b>Toiletries</b>	Deodorant, Shampoo, Body sprays, Soaps, Moisturizers, Chapstick