

Over-the-Counter (OTC) Drug and Product Guide The following list includes examples of expenses that qualify for reimbursement through a Section 125 Flexible Benefit Plan

Acne treatments
Allergy medications

Antacids

Antibiotic ointments Antihistamines Anti-itch creams Arthritis gloves Aspirin

Bandages and gauze pads

Birth control

Bactine

Diagnostic Items (examples include: blood pressure monitoring devices, blood sugar test kits and test strips, pregnancy tests, and ovulation monitors)

Calamine lotion

Carpal tunnel wrist supports

Cold medicines

Cold/hot packs (for a medical condition)

Cold sore relievers

Contact lenses, saline solutions and enzyme cleaners

Cough suppressants

Crutches
Decongestants
Denture adhesives
Diabetic supplies

Diaper rash ointments and creams

Diarrhea medicine Ear wax removal products Expectorants
Eye drops

Fever reducing medications

First aid creams First aid kits

Hearing aid batteries

Heating Pads

Hemorrhoid treatments Incontinence supplies

Insect bite creams and ointments

Insulin

Laxatives

Liniments (i.e. vaporizing rub)

Menstrual products (pads & tampons)

Motion sickness medications

Nasal strips and sprays

Pain relievers Rubbing alcohol Sinus medications

Smoking cessation products Sunburn creams and ointments Thermometers for medical use

Throat lozenges

Toothache and teething pain relievers

Vaporizer Walkers

Wart removal medications Yeast infection medications

The following list includes OTC drugs and products that require a letter of medical necessity from a medical practitioner verifying the item's use is to treat a current and specific medical condition.

Air purifier Fluoridation device or supplies

Anti-balding treatments Glucosamine
Breast pump Herbs
Chondroitin Humidifier

Dietary supplements
Earplugs

Mineral Supplements
Snoring Cessation aids

Fiber Supplements Vitamins

The following list includes examples of OTC drugs and products that DO NOT qualify for reimbursement.

Cosmetic products
Cologne/perfume
Dental floss
Deodorant

Diapers

Diet Foods Hand lotion/moisturizers

Mouthwash

Vitamins for general health

Safety glasses Shampoo Shaving cream

Soap

Teeth whitening kits
Tooth brushes/tooth paste

Note: For OTC drugs and products to qualify under the Section 125 Flexible Benefit Plan, the item's use must be to treat, heal, or cure a medical condition. This guide is intended to provide examples of OTC drugs and products that are reimbursable through a Section 125 Flexible Benefit Plan and is not all inclusive. If further verification is needed regarding whether an expense qualifies, please contact DBS at (800) 234-1229. Items will not qualify if purchased in bulk or used for resale. Consult your tax advisor for maximum benefit. It is understood DBS is not engaged in the practice of law or giving tax advice.

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