

## 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. 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 expenses

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Allergy medicine	Diabetic supplies	Oral wound treatments (cold sores)
Analgesics	Diaper rash treatment	Oxygen equipment
Antibiotics, first aid	Digestive aids	Pain relievers
Anti-diarrhea medicine	Ear wax removal kits	Pedialyte
Antihistamines	Elastic wraps	Pregnancy test kits
Anti-inflammatory	Expectorants	Prenatal vitamins
Aspirin	Eye drops	Psoriasis treatment
Band-aids/bandages	First aid kits	Reading glasses
Burn treatments	Head lice treatment	Rubbing alcohol
Calamine lotion	Heating pad	Sinus medication
Cold and flu medicine	Hemorrhoid treatments	Skin irritation treatment
Cold/hot packs	Incontinence supplies	Sunburn treatments
Contact lens solutions/cleaners	Insect bite/sting medicine	Sunscreen (SPF 30 or higher)
Contraceptives	Laxatives	Thermometers
Corn and callus removers	Menstrual pain relievers	Throat lozenges
Cough drops	Motion sickness medicine	Wart remover products
Crutches	Muscle/joint pain relievers	Wrist/joint supports
Decongestants	Nasal sinus sprays	Yeast infection medication
Denture adhesive	Nicotine patches, gum, lozenges	

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

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Acne treatment	Glucosamine	Orthopedic shoes (excess cost)
Breast pumps	Hair growth/removal products	Special foods (excess cost)
Chondroitin	Holistic remedies/medicines	St. John's Wort
Dietary supplements	Hormone therapy	Vitamins and minerals
Ear plugs	Lactose intolerance pills	Weight loss treatments
Exercise equipment	Mouth wash	
Fiber supplements	Nasal sprays/strips for snoring	

### Ineligible medical expenses

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Antiperspirant	Drugs purchased outside the United States	Soap
Blemish concealer	Face creams	Shaving cream
Chapsticks/Carmex/lip balm	Feminine hygiene products	Suntan lotion (under SPF 30)
Cosmetics	Hand/skin lotion	Swabs
Cotton balls	Make-up	Teeth whitening products
Dental floss	Moisturizers	Toothpaste/toothbrushes
Denture care cleaning products	Powder, baby or talcum	
Deodorant	Shampoo	

### **Eligible over-the-counter expenses**

Medical expenses that can be reimbursed through your FSA 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).

### **Ineligible medical expenses**

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

### **Excess cost**

Some expenses are only partially reimbursable. This means only the portion of the cost that exceeds the price of a regular item (excess cost) is eligible. *Example:* If your health care provider recommends orthopedic shoes and the cost is \$15 more than regular shoes, only the \$15 excess cost is eligible for reimbursement. You must submit a price comparison for a similar item along with your claim form. If the item is potentially eligible, you must also submit a Letter of Medical Necessity.