

Dual-Purpose OTC Medicines and Products may be reimbursed under an FSA with a licensed health care provider's LMN stating your specific diagnosis or medical condition, a recommendation to take the specific OTC medicine to treat your condition, and documentation of the product and cost.

Type/Class of Drug or Product	Examples	Reimbursable Use	Excluded Use
Calcium	Calcium Carbonate ■ Caltrate ■ Tricalcium Phosphate ■ Calcium Citrate ■ Calcium Lactate ■ Calcium Gluconate	Diagnosis (e.g. osteoporosis) or at-risk for illness or injury based on physician note	Routine use for general health
Dental fluoride			Routine use for general oral care
Fiber supplements	Benefiber ■ Metamucil	Documented specific medical condition; short duration	Routine use for general health
Homeopathic remedies			
Incontinence		Post-surgery	Infants and toddlers
Joint supplements	Chondroitin	Diagnosis of arthritis	Routine use for general health
Minerals	Calcium Caltrate ■ Ferrous Sulfate ■ Feosol Slow FE ■ Folic Acid	Diagnosis (e.g. osteoporosis, anemia, etc.) or at-risk for illness or injury based on physician note	Routine use for general health
OTC Hormone Therapy		Peri-menopausal or menopausal symptoms	Routine use for general health
Dietary Supplements	Protein Bars ■ Power Drinks ■ Ensure Glucerna ■ Slimfast	Documented specific medical condition	Sports performance, general energy and health
Snoring Cessation Aids	Breathe Right ■ Snorezz	Sleep Apnea	
Vitamins		Vitamin B for treatment of scurvy	Routine use for general health
Weight Loss		Diagnosis of obesity or other documented specific medical condition	

Excluded OTC Products (non-eligible expenses)

Type/Class of Drug or Product	Examples
Cosmetic Products	Face soaps ■ Creams ■ Make-up ■ Perfumes ■ Hair removal
Dental Products	Dental floss ■ Toothpaste ■ Toothbrushes ■ Teeth whitening kits ■ Mouthwash
Ear Care	Ear plugs
Herbal Supplements	
Toiletries	Deoderant ■ Shampoo ■ Body sprays ■ Soaps ■ Moisturizers ■ Chapstick
Vitamins	Without a letter of medical necessity