Using a Flexible Spending Account (FSA) to pay for over-the-counter (OTC) items

If you plan to use your Health Care Flexible Spending Account to pay for eligible over-the-counter (OTC) items, there are a few things to keep in mind.

- You need a written prescription to use your FSA for OTC drugs and medicines. For illustrative purposes, the following is a partial list of OTC drugs and medicines that require a prescription. **Note:** You do not need a prescription for insulin.

  **OTC drugs & medicines requiring a prescription**
  - Acid Controllers
  - Allergy & Sinus
  - Antibiotic Products
  - Antidiarrheals
  - Anti-Gas
  - Anti-Itch & Insect Bite
  - Anti-Parasitic Treatments
  - Baby Rash Ointments/Creams
  - Cold Sore Remedies
  - Cough, Cold & Flu
  - Digestive Aids
  - Feminine Anti-Fungal/Anti-Itch
  - Hemorrhoid Preps
  - Laxatives
  - Motion Sickness
  - Pain Relief
  - Respiratory Treatments
  - Sleep Aids & Sedatives
  - Stomach Remedies

- Generally, you can’t use a health care debit card to buy OTC drugs and medicines. This includes the PayFlex Card®. **If you try to use the card,** the transaction may deny at the point of sale. You'll need to pay for it out-of-pocket. Then you can submit a copy of the prescription along with a claim form to receive reimbursement. **Note:** Your pharmacist may be able to process an OTC medicine as a prescription and assign a prescription number. In that case, you could use the debit card.

- Only OTC drugs and medicines need a prescription for your FSA. For illustrative purposes, the following is a partial list of other OTC items that **do not** require a prescription. Please refer to your employer’s plan document for items allowable under your plan.

  **OTC items not requiring a prescription**
  - Bandages
  - Braces & Supports
  - Catheters
  - Contact Lens Solution/Supplies
  - Denture Adhesive
  - Diagnostic Tests & Monitors
  - Elastic Bandages & Wraps
  - First Aid Supplies*
  - Insulin & Diabetic Supplies
  - Ostomy Products
  - Reading Glasses
  - Wheelchairs, Walkers & Canes

  *those that do not contain ointment

- Each time you send in a claim for an OTC medicine or drug, you must include the prescription. This is true even if it’s a recurring expense.

- You must have the written prescription before you buy the OTC product.

- The OTC drug or medicine that you buy must match the written prescription. **For example:** You have a prescription for Tylenol. If you buy Advil, the claim will be denied.