



FLEXIBLE SPENDING ACCOUNTS OVER-THE-COUNTER EXPENSES

This is a general overview and is not a guarantee of reimbursement or eligibility. Please review your company's FSA Summary Plan Description and enrollment materials for specific information or consult with a tax advisor.

A Health Care FSA can only be used for expenses incurred for medical care under IRS Code Section 213 if other requirements in the Code (including those in Prop. Treas. Reg. 1.125-2, Q/A-7 for claims substantiation, etc.) are also met. The rules change periodically due to new IRS guidance and this information is subject to change at any time without notice.

Eligible Expenses Examples

Anesthetics	Sucrets and other throat lozenges, Bactine and its equivalents, Aspercreme and other topical anesthetics.
Antifungal	Femstat, Gyne-Lotrimin, Lotrimin, Micatin, Monistat, etc., and their generic equivalents.
Antimicrobial	EZ Scrub and similar disinfectants used on the body only. Antibacterial soap is not included.
Anti-itch	Caldecort, Cort-aid, Hydrocortisone, Lanacort, etc., and their generic equivalents.
Antihistamine	Benadryl, Claritin, Allerest, Chlor-Trimeton, Dimetane, Sudafed Plus, Tavist, Triaminic, Drixoral, Actifed, etc., and their generic equivalents. Ivy Block for poison ivy. Nasalcrom and similar antihistamine nasal sprays.
Decongestant	Afrin, Chlor-Trimeton, Duration, Dristan, Neo-Synephrine, Orrivin, Sudafed, Triaminic, etc., and their generic equivalents.
Diagnostic tests	Home-based kits for pregnancy, blood glucose for diabetics and similar test kits.
Family planning	Contraceptives, pregnancy testing kits and ovulation testing kits.
Fluoride rinses/gels	Fluorigard, ACT and other fluoride rinses, GelKam gel, StanCare.
Head lice treatment	RID and similar head lice treatments.
Hemorrhoid treatment	Preparation H, Plazo and similar treatments.
Pain relief	Actron, Advil, Aleve, Motrin, Nuprin, Orudis, Tylenol etc., and their generic equivalents.
Parasite treatment	Pin-X, EZScrub, and other such items for intestinal worms, ringworm etc.
Sleep aids	Unisom, Sominex, Excedrin PM, Nyquil, etc., and their generic equivalents.
Smoking cessation	Nicotine gum, lozenges and patches.
Sprain/strain	Bandages, Ben-Gay and similar medication. Other items used to treat sprains and strains.
Stomach and digestive ailments	Medications used to treat heartburn, upset stomach, constipation, diarrhea etc., - AXID, Imodium, Pepcid, Pepto-Bismol, Prilosec, Tagamet, etc., and their generic equivalents. Enemas, Ex-Lax and other laxatives.
Sunburn care	Solarcaine and equivalent medication.
Swimmer's ear	Swim-ear and equivalent medication.
Vision care items	Contact lens solutions, reading glasses, eye drops such as Visine and Ocuclear.
Wart removal	Compound W and similar medication.
Wound care / first aid	Antibiotic creams, Bactine, band-aids, and other "first aid" wound care treatments.

Dual Purpose

Claims submitted for these items must be accompanied by a doctor's note.

Acne treatments	Clearasil, Stridex, sodium sulfacetamide, benzoyl peroxide products and similar treatments. Facials, aesthetician treatments, etc., and skin care treatments.
Iron supplements	If they are for treatment of active anemia.
Calcium supplements	If they are for treatment of osteoporosis.
Prenatal vitamins	During pregnancy only.

Ineligible Expenses

Cosmetics	Perfumes, make-up, etc., even when the make-up is to cover scarring or other skin damage.
Drug screening kits	Drug use diagnostic kits are not eligible.
Hair loss treatments	Propecia, Rogaine and similar items.
Skin care products	Wrinkle creams, Retin-A and similar items, moisturizers, etc.
Toiletries	Deodorant, soaps, shampoo, toothpaste and mouthwash, for which the participant would need to purchase a similar item anyway.
Vitamins/supplements	Any vitamins, supplements, fiber supplements or similar preparations used for general health.
General exclusion	Anything not used to treat a specific health condition. "Stockpiling", purchasing large quantities of the same item at the same time.

For more information please call TRI-AD's customer service at 888-844-1372.