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
Bactine
Bandages and gauze pads
Birth control
Breast pump
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
Anti-balding treatments
Chondroitin
Dietary supplements
Earplugs
Fiber Supplements
Fluoridation device or supplies
Glucosamine
Herbs
Humidifier
Mineral Supplements
Snoring Cessation aids
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.