

Due to Health Care Reform Legislation, over-the-counter drugs and medicines will require a valid prescription to be eligible for reimbursement.

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. It is possible that future changes in the IRS rules will affect the eligible, potentially eligible, and/or ineligible expense categories. If you have any questions about an item's eligibility, please contact SelectAccount® customer service at (651) 662-5065 or toll free at 1-800-859-2144.

Eligible medical OTC supplies

Band-aids/bandages	Denture care cleaning products	Orthopedic Inserts
Breast pumps and supplies for pump only	Diabetic supplies	Oxygen equipment
Chondroitin	Ear wax removal kits	Pregnancy test kits
Cold/hot packs	Elastic wraps	Prenatal vitamins
Contact lens solutions/cleaners	Eye drops (non-medicated)	Reading glasses
Corn and callus removers (non-medicated)	First aid kits	Sunscreen (must be broad spectrum and at least SPF 15)
Cotton balls (sterile)	Glucosamine	Thermometers
Crutches	Heating pad	Wrist/joint supports
Denture adhesive	Incontinence supplies	

Valid Prescription Required - medical OTC Drugs and Medicines

Anti-Arthritics	Corn and callus removers (medicated)	Nicotine patches, gum, lozenges
Acne Treatment	Decongestants	Orajel pain relief
Acid Controllars	Diaper rash treatment	Oral wound treatments (cold sores)
Allergy medicine	Expectorants	Pain relievers
Antibiotics	Feminine Anti-fungal / Anti-itch	Psoriasis treatment
Analgesics	Fiber laxatives	Respiratory Treatments
Anti-diarrhea medicine	Fluoride rinses	Rubbing alcohol
Anti-gas	Head lice treatment	Sinus medication
Antihistamines	Hemorrhoid treatments	Skin irritation treatment
Anti-inflammatory	Insect bite/sting medicine	Sleep aids and Sedatives
Aspirin	Laxitives	Stomach Remedies
Burn treatments	Medicated lip balm/cream	Sunburn treatments
Calamine lotion	Menstrual pain relievers	Throat lozenges
Cold and flu medicine	Motion sickness medicine	Wart remover products
Cough drops	Muscle/joint pain relievers	Yeast infection medication
Cold Sore Remedies	Nasal sinus sprays	

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

Dietary supplements	Hormone therapy	St. John's Wort
Digestive aids	Lactose intolerance pills	Support stockings (e.g., Jobst stockings)
Ear plugs	Medical grade face mask	Vitamins and minerals
Exercise equipment	Nasal sprays/strips for snoring	Weight loss treatments
Hair growth/removal products	Orthopedic shoes	
Hand sanitizer - antibacterial	Petroleum jelly	
Holistic remedies/medicines	Probiotics	

Ineligible medical expenses

Antiperspirant	Ensure	Shampoo
Blemish concealer	Face creams	Shaving cream
Chapsticks/lip balm	Feminine hygiene products	Soap
Cosmetics	Hand/skin lotion	Special foods
Dental floss	Make-up	Swabs
Deodorant	Moisturizers	Teeth whitening products
Drugs imported from other countries	Mouthwash	Toothpaste/toothbrushes
Dust masks	Orajel toothpaste	

Eligible over-the-counter expenses

Medical expenses that can be reimbursed through your spending account 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 spending account. You cannot deduct medical expenses on your federal income tax that have been reimbursed through your spending account.

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.

Valid Prescription

A valid prescription means a signed written order, or an oral order reduced to writing, given by a practitioner licensed to prescribe drugs to patients in the course of the practitioner's practice, issued for an individual patient and containing the following: the date of issue, name and address of the patient, name and quantity of the drug prescribed, directions for use, and the name and address of the prescriber.

Ineligible medical expenses

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

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F7857R15 (2/14)

These lists are intended to serve as a quick reference and are provided with the understanding that SelectAccount is not engaged in rendering tax advice. For more detailed information, as to what is reimbursable under your personal spending account, please refer to IRS Code Section 213(d). IRS Publication 502, "Medical and Dental Expenses," Catalog Number 15002Q also details what expenses can be deducted as medical expenses on the Form 1040 Schedule A. If you have any questions about whether or not an item is eligible, please contact SelectAccount® customer service at (651) 662-5065 or toll free at 1-800-859-2144. If tax advice is required, seek the services of a competent professional.