

### Eligible OTC Medical Supplies

- o Use your Beniversal<sup>®</sup> Card for HSA to pay for these items at IIAS or 90% Merchants<sup>2</sup>. Save your itemized receipts for potential audit purposes.
- o Use your HSA checks to pay the merchant directly for these items or write a check to yourself to withdraw money from your HSA for items you paid for by another method (e.g. cash). Save your itemized receipts for potential audit purposes.

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| • Adult incontinence products (e.g. Depends)  | • First aid supplies (e.g. band-aids)                                   | • Medicine dropper/spoon                                       |
| • Birth control products (e.g. prophylactics) | • Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers) | • Motion sickness devices                                      |
| • Contact lens solution                       | • Hearing aid batteries   | • Sunscreen (Broad Spectrum SPF 15+)                           |
| • Denture adhesives                           | • Heat wraps (e.g. ThermaCare)  | • Supports/braces (e.g. ankle, knee, wrist, therapeutic glove) |
| • Ear supplies (e.g. wax removal)             | • Heating pads, hot water bottles                                       |  |
|   | • Insulin & diabetic supplies   |  |

### OTC Drugs and Medicines Requiring a Prescription

- o Use your Beniversal Card for HSA to pay for OTC drugs and medicines filled as a prescription (Rx) through the pharmacy at an IIAS or 90% Merchant<sup>2</sup>. Save your itemized receipt and a copy of the prescription for potential audit purposes.
- o Use your HSA checks to pay the merchant directly for these items or write a check to yourself to withdraw money from your HSA for items you paid for by another method (e.g. cash). Save your itemized receipt and a copy of the prescription for potential audit purposes.

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| • Acne medications   | • First aid creams  | • Sleeping aids  |
| • Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed) | • Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications) | • Smoking cessation medications (e.g. nicotine gum or patches) |
| • Anti-fungal medications (e.g. Lotramin AF)                       | • Lactose intolerance pills   | • Suppositories  |
| • Anti-itch medications (e.g. Caladryl)                            | • Motion sickness pills   | • Toothache relievers (e.g. Orajel)                            |
| • Cold sore medications  | • Nasal sprays for congestion (e.g. Afrin)  | • Wart remover medications                                     |
| • Cough, cold & flu remedies                                       | • Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)   | • Yeast infection creams (e.g. Monistat)                       |
| • Decongestants  |   |  |
| • Diaper rash ointments  |   |  |

### Dual-purpose Items

- o Do not use your Beniversal Card for HSA to pay for dual-purpose items.
- o Use your HSA checks to pay the merchant directly for these items or write a check to yourself to withdraw money from your HSA for these items you paid for by another method (e.g. cash). Save your itemized receipt **along with** a completed [HSA Medical Necessity Directive](#) for potential audit purposes.

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| • Calcium supplements | • Homeopathic remedies              | • Pre-natal vitamins            |
| • Fiber supplements   | • Hormone therapy                   | • Vaporizers/humidifiers        |
| • Foot insoles        | • Joint supplements                 | • Vitamins/minerals/supplements |
| • Herbal medicines    | • Nasal strips (e.g. Breathe Right) |                                 |

### Ineligible OTC Items

- o Do not use your Beniversal Card for HSA to pay for ineligible items.
- o Do not use HSA funds for these expenses.

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| • Baby diapers                       | • Hair removal products               | • Stay awake aids (e.g. No Doz) |
| • Cosmetics                          | • Insect repellants                   | • Teeth whitening products      |
| • Deodorants, Shampoos, Soap         | • Lip balms (e.g. Chapstick, Blistex) | • Toiletries                    |
| • Face creams, lotions, moisturizers | • Mouthwashes                         | • Toothpaste, toothbrush        |
| • Feminine hygiene products          | • Sport energy liquids, bars, etc.    | • Wrinkle reducers              |

<sup>1</sup> Please note that this is not a complete list, but is intended to provide participants with examples of OTC items that may be eligible. Up-to-date information is available at the Benefit Resource website.

<sup>2</sup> An IIAS merchant has an Inventory Information Approval System (IIAS) that can automatically identify eligible medical expenses. A 90% merchant has registered with a national organization, certifying that 90% or more of its revenue is from the sale of eligible medical items. A list of these merchants is available at the Benefit Resource website.

Note: Using your Beniversal Card for HSA to purchase certain OTC items may vary by merchant, based on how the individual merchant implements IIAS.