

Eligible OTC Items

(must provide itemized receipt when submitting request for reimbursement)

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| <ul style="list-style-type: none"> • Acne medications • Adult incontinence products (e.g. Depends) • Allergy medicines (e.g. Benadryl, Claritin, Sudafed) • Anti-fungal medications (e.g. Micatin, Lotramin AF) • Anti-itch medications (e.g. Benadryl, Caladryl, Cortizone) • Antihistamines • Baby electrolytes (e.g. Pedialyte) • Birth control products (e.g. prophylactics, pregnancy tests) • Cold medicines • Cold sore medications • Cough drops, throat lozenges • Cough suppressants • Decongestants • Denture adhesives • Diabetes supplies • Diaper rash ointments | <ul style="list-style-type: none"> • Ear supplies (e.g. water drying aid, wax remover, ear syringe) • Eye glass cleaning products • First aid creams • First aid supplies • First aid kit • Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, laxatives – non-fiber, nausea medications) • Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers) • Hearing aid batteries • Heat wraps • Heating pads, hot water bottles • Hemorrhoid creams • Incontinence protection (e.g. Attends, Depends) • Lactose intolerance pills (e.g. Digestive Advantage, Lactaid) • Lice treatment products (e.g. Nix, Rid) • Medicine dropper/spoon • Motion sickness pills/devices | <ul style="list-style-type: none"> • Nasal sprays for congestion (e.g. Afrin) • Ointments for muscle/joint pain (e.g. BenGay, Tiger Balm) • Ophthalmic products (e.g. Ocu Hist, Visine, Saline solution) • Pain relievers (e.g. aspirin, Excedrin, Tylenol, Motrin) • Pre-natal vitamins • Sinus medications • Sleeping aids (e.g. Tylenol PM) • Smoking cessation products (e.g. nicotine gum or patches) • Supports/braces (e.g. ankle, knee, wrist, therapeutic glove, support hosiery) • Suppositories • Toothache relievers (e.g. Orajel) • Topical ointments for gingivitis • Wart remover medications • Yeast infection creams (e.g. Monistat) |
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Dual-purpose Items

(require itemized receipt and Certification of Medical Necessity form)

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| <ul style="list-style-type: none"> • Calcium supplements • Fiber supplements • Foot insoles • Herbal medicines | <ul style="list-style-type: none"> • Homeopathic remedies • Hormone therapy • Joint supplements | <ul style="list-style-type: none"> • Nasal strips & snore relief (e.g. Breathe Right) • Vaporizers/humidifiers • Vitamins/minerals/supplements |
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Ineligible OTC Items

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| <ul style="list-style-type: none"> • Baby diapers • Cosmetics • Deodorants • Face creams • Feminine hygiene products • Hair removal products • Insect repellants | <ul style="list-style-type: none"> • Lip balms (e.g. Chapstick, Blistex) • Lotions/Moisteners • Mouthwashes • Shampoos • Soaps • Sport energy liquids, bars, etc. • Stay awake aids (e.g. No Doz) | <ul style="list-style-type: none"> • Suntan lotions • Teeth whitening products • Toiletries • Toothpaste • Tooth brush • Wrinkle reducers |
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¹Please note that this is not a complete list, but is intended to provide Plan participants with examples to help determine what OTC items may be an eligible expense. (Limited-purpose FSA and HRA Plan participants should refer to their Plan Highlights for OTC eligibility.)

Inconsistencies in being able to purchase certain OTC items with the Beniversal Card may occur due to the IIAS implemented by the individual merchant. Benefit Resource applies the SIGIS IIAS industry standard to claim reimbursement.