

Eligible OTC Medical Supplies

- Use Medical FSA/HRA funds on your Beniversal[®] Card to pay for these items at IIAS or 90% Merchants². Save your itemized receipt for possible followup request.
- For claim reimbursement, submit the itemized receipt with your completed claim form.

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| • Adult incontinence products (e.g. Depends) | • Ear supplies (e.g. wax removal) | • Insulin & diabetic supplies |
| • Birth control products (e.g. prophylactics) | • First aid supplies (e.g. band-aids) | • Medicine dropper/spoon |
| • Breast pumps & lactation supplies | • 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) |
| | • Heating pads, hot water bottles | |

OTC Drugs and Medicines Requiring A Prescription

- Use Medical FSA/HRA funds on your Beniversal Card to pay for OTC drugs and medicines filled as a prescription (Rx) through the pharmacy at an IIAS or 90% Merchant. Save your itemized receipt or Rx stub for possible followup request.
- For claim reimbursement, submit a completed claim form along with either: 1) a customer receipt identifying the name of the person for whom the prescription applies, the date and amount of the purchase, and an Rx number; or 2) a customer receipt that reflects the date and the amount of the purchase, along with a copy of the prescription.

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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) | • Topical ointments for gingivitis |
| • Cough, cold & flu remedies | • Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin) | • Wart remover medications |
| • Decongestants | | • Yeast infection creams (e.g. Monistat) |
| • Diaper rash ointments | | |

Dual-purpose Items

- Do not use your Beniversal Card to pay for Dual-purpose Items.
- For claim reimbursement, submit a completed claim form along with the itemized receipt **and** a completed [Certification of Medical Necessity form](#).

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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

- Do not use your Beniversal Card to pay for Ineligible Items.
- Do not submit Ineligible Items for reimbursement.

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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 |

¹ Please note that this is not a complete list, but is intended to provide Plan participants with examples of OTC items that may be eligible. Limited Medical FSA/HRA Plan participants should check their Plan Highlights to see if OTC items are eligible. Up-to-date information is available at the Benefit Resource website.

² 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 to purchase certain OTC items may vary by merchant, based on how the individual merchant implements IIAS. Benefit Resource uses the SIGIS IIAS industry standard to determine claim eligibility.