



OTC Items That Require Prescription or Prescription Order Form

In March 2010, the Patient Protection and Affordable Care Act (PPACA) amended previous legislated definitions of which over-the-counter (OTC) healthcare expenses are eligible for tax-advantaged benefit plans such as Flexible Spending Accounts, Health Reimbursement Arrangements, and Health Savings Accounts. The language made the current definition very clear, "reimbursement for expenses incurred for a medicine or drug shall be treated as a reimbursement for medical expenses only if such

medicine or drug is a prescribed drug (determined without regard to whether such drug is available without a prescription) or is insulin."

Below is a partial list of over-the-counter items that will require a prescription or a Prescription Order Form to be an eligible expense on your Plan:

Type of OTC Drug	Examples
Acne prevention and treatment	Clearasil, Stridex, Oxy-10
Allergy prevention and treatment	Benadryl, Sudafed, Claritin, Alavert, Chlora Trimaton
Antacids and acid reducers	Tums, Gas-X, Maalox, Mylanta, Pepcid AC, Prilosec OTC
Anticandial	Monistat 3, 7, Femstat 3, Gyne-Lotrimin, Vagistat-1
Antihistamines	Benadryl, Sudafed, Actifed, Contac, Tylenol Cold, Nyquil, Triaminic, Claritin
Antidiarrheal and laxatives	Pepto-Bismol, Immodium AD, Ex-Lax, Correctol
Anti-fungal	Lamisil AT, Lotramin AF, Micatin
Anti-itch lotions and creams	Bactine, Cortaid, Lanacort, Benadryl Cream, Caladryl, Calamine Lotion
Asthma	Primatene Mist
Cold sore/fever blister	Carmex, Abreva Cream
Cough suppressants	Mucinex, Robitussin, Vicks 44, Chloraseptic
Decongestant/nasal decongestant and cold remedies	Tylenol Cold and Flu, Advil Cold and Sinus, Tavist-D, Thera-Flu, Alka Seltzer Cold and Flu, Sudafed, Nyquil, Dristan Long Lasting, Neo-Synephrine
Dental care and mouthwashes	Listerine, Scope
Diaper rash ointments	Desitin, Balmax
Eye drops for allergy/cold relief	Ocu Hist, Similisan, Visine Allergy
Feminine hygiene	Summers Eve, FDS
Fiber supplements	Metamucil, Benefiber
Hair loss	Rogaine
Hemorrhoid treatments	Preparation H, Tronolane, Hemorid
Herbal supplements	St. John's Wort
Internal analgesic/antipyretic (pain relief)	Tylenol, Aleve, Advil, Excedrin, Bayer, Ecotrin, Children's Motrin, St. Joseph's Children's Aspirin
Joint health	Glucosamine/chondroitin
Liniments	BenGay, Flexall, Icy Hot
Migraine	Excedrin Migraine, Advil Migraine, Motrin Migraine

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Type of OTC Drug	Examples
Medicated shampoo	Head and Shoulders, Selsun Blue
Menstrual cycle medications	Midol, Pamprin, Premysyn PMS
Motion sickness medication	Dramamine, Marizine
Nicotine gum, patches, or other smoking cessation aids	Nicorette, Nicotril, Nicoderm CQ
Pediculicide (head lice)	Nix, Rid
Poison ivy protection	Ivy Block
Snoring cessation aids and medications	Breathe Right Spray, Snorezz
Spermicidal foam	
Sunscreen and sunblock	Coppertone, Banana Boat
Toothache and teething pain relievers	Orajel, DenTek
Wart removal medications	Compound W, Dr. Scholl's Clear Away, Wartner
Weight Loss, dietary supplements	Sensa, Adipozin, Phenphedrine
Vitamins	Centrum, Nature Made, Vitamin World, GNC



Deductible Medical Expenses

Medical Care means amounts paid for the diagnosis, cure, mitigation, treatment or prevention of disease, and/or for treatments affecting any part or function of the body. The medical care expense must be primarily to alleviate or prevent a physical or mental defect or illness.

The following list identifies expenses that may be reimbursed under the products offered by TASC. This list includes a partial list of over-the-counter items that remain eligible and need no physician authorization:

A

- Abortion, expenses for operations that are illegal do not qualify.
- Acupuncture
- Administrative costs, FSA monthly maintenance fees qualify.
- Air conditioner, must be recommended by a Doctor to treat a specific illness.
- Air purifier, must be recommended by a Doctor to treat a specific illness.
- Alcoholism and drug abuse treatment
- Alternative healers, must be needed to treat a medical condition.
- Ambulance
- Artificial limbs and teeth
- Automobile modification, if for a physically handicapped person.

B

- Bandages & first aid dressings
- Birth control products
- Blood pressure monitoring devices
- Blood sugar test kit/strips
- Body scan
- Braille books and magazines, if for a visually impaired person, but only amounts above the cost of regular printed material will qualify.
- Breast pumps and supplies that assist lactation
- Breast reconstruction surgery following mastectomy, to the extent the surgery was related to cancer.

C

- Cane & walkers
- Capitol expenses, improvements or special equipment added to a home or other capital expenditures may qualify if the primary purpose of the expenditure is medical care. How much of the expense would qualify depends on the extent to which the expense permanently improves the property and whether others besides the person with the medical condition will benefit.
- Carpal tunnel wrists supports
- Chelation therapy
- Chiropractors

- Christian science fees, if related to a medical condition.
- Circumcision
- Cold/hot packs, if used to treat a medical condition.
- Condoms
- Contact lenses, materials and supplies
- Counseling, if related to a medical condition.
- Crutches

D

- Dental services
- Dentures and adhesives
- Diabetic supplies
- Durable medical equipment

E

- Egg donor fees
- Eggs and embryos, storage fees. Temporary storage qualify, but only to the extent necessary for immediate conception.
- Storage fees for undefined future conception likely are not considered medical care.
- Elevator, may qualify if a medical condition is present. See capitol expenses.
- Eye glasses, with prescription
- Eye surgery

F

- Family member's transportation where presence of family member is necessary to obtain medical care.
- Flu shot
- Food, organic, the excess cost for person allergic to chemically treated foods.

G

- Gynecologists fees

H

- Health institute fees
- Hearing aids and batteries
- Heating pads
- Hormone replacement therapy
- Hospital services
- Hot, cold and steam packs

I

- Immunizations
- Incontinence products
- Insulin



Deductible Medical Expenses

L

Laboratory fees
Lamaze classes, qualify to the extent that the instruction relates to birth and not child rearing.
Language training, if related to a medical condition.
Laser eye surgery, lasik
Lead based paint removal, for the costs of removing lead based paints from surfaces in the participant's home.
Learning disability, instructional fees
Legal fees, general, may qualify as medical care if they bear a direct or proximate relationship to the provision of medical care to the participant, the spouse or dependent.
Lodging, while away from the home primarily for and essential to medical care, \$50/night per individual.

M

Massage therapy, if related to a medical condition.
Meals, that are provided at a hospital or similar institution at which the patient is receiving medical care.
Medical alert bracelet/necklace
Medical conference admission, transportation, meals, etc.
Expenses for admission and transportation, if they relate to a medical condition for the individuals, spouse and/or dependent and if the conference is primarily for and essential to the person in need of medical care.
Medical information plan charges. To cover storage costs.
These are expenses paid to a plan to keep medical information so that it can be retrieved from a computer databank for your (or spouse/dependent) medical care.
Medical monitoring (medical bracelets) and testing devices
Medical records charges, for example, fees associated with transferring medical records to a new medical practitioner will qualify.

N

Nebulizers
Norplant insertion or removal
Nose strips

O

Orthodontia
Orthopedic shoes and inserts, cost of specialized orthopedic items qualify to the extent that they exceed the ordinary personal use requirement.
Orthopedic aids
Osteopath fees
Ovulation monitor
Oxygen

P

Physical exams
Physical therapy
Pregnancy & fertility kids
Prescription eye glasses
Preventative care screenings
Propecia, must be used to treat a specific medical condition such as propecia ameliorates a deformity arising from congenital abnormality, personal injury from accident or trauma. Is not a qualified expense if used for cosmetic reason.
Prosthesis
Psychiatric care
Psychoanalysis
Psychologist

R

Radial keratotomy
Retin-A, must be used to treat a medical condition and not cosmetic purposes.
Rogaine, only is used to treat a medical condition and not for cosmetic reasons.

S

Schools and education, special. Payments made to a special school for a mentally impaired or physically disabled person qualify if the main reason for using the school is its resources for relieving the disability.
Screening tests
Seeing-eye dog
Shipping and handling fees, must be associated to fees incurred to obtain an item that constitutes medical care.
Sleep deprivation treatment
Special foods, if prescribed by a medical practitioner to treat a specific illness or ailment and if the foods do not substitute for normal nutritional requirements. But the amount that may qualify is limited to the amount by which the cost of the special food exceeds the cost of commonly available versions of the same product.
Sperm, storage fees, yes with respect to temporary storage, but only to the extent necessary for immediate conceptions.
Storage
fees for undefined future conception likely are not considered for medical care.
Splints, supports & braces
Stem cell harvesting and/or storage of. Yes, if there is a specific and imminent medical condition that the stem cells are intended to treat. An example would be the cost of harvesting and storing stem cells because a newborns has a birth defect



Deductible Medical Expenses

and the stem cells would be needed in the near future are allowable. Collection and storage indefinitely is not medical care.

Sterilization procedures

Sunglasses, yes if they are prescription sunglasses

T

Taxes on medical services, to the extent that the tax is imposed on qualified medical care expenses. This includes local, sales, service and other taxes.

Telephone for hearing impaired persons

Thermometers

Transportation expenses for person to receive medical care.

This is limited to the standard mileage allowance.

U

Ultrasound, prenatal

Umbilical cord, freezing and storing of, if there is a specific medical condition that the umbilical cord is intended to treat.

Collection and storage indefinitely, just in case it is needed is not medical care.

V

Vaccines

Vasectomy

Vasectomy, reversal

Viagra, if used to treat a medical condition.

Vision correction procedures

W

Walkers

Weight loss program, only if the program is recommended by a physician to treat an existing disease (such as obesity, heart disease or diabetes) and is not simply to improve general health.

Wheelchair

Wigs, if the wig is prescribed by a physician for the mental health of a patient who has lost all of their hair from disease or treatment.

X

X-Ray fees

Examples of Non-Qualified Medical Expenses:

Automobile depreciation, insurance repair or maintenance expenses

Childcare

Diapers

Electrolysis or hair removal

Illegal operations, treatments and medicines

Late fees, for late payment of bills for medical care
Lodging while attending a medical conference

Medical monitoring bracelets

Teeth whitening

Transportation to visit a hospitalized spouse or dependent

Warranties, extended warranties, maintenance agreements