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THE “OVER-THE-COUNTER” (OTC) REIMBURSEMENT GUIDE:

Make sure:

- ✓ The OTC drug is generally accepted as falling within the category of medicines and drugs.
- ✓ Used for:
 - The diagnosis of disease,
 - The cure, mitigation, treatment or prevention of disease, or
 - For the purpose of affecting any structure or function of the body.
 - The item is not a toiletry or cosmetic.
 - The OTC drug is legally procured.

Then, make sure:

- ✓ The OTC drug is for you, your spouse or your dependent.
- ✓ The expense is incurred during the plan year.
- ✓ Submit a store receipt which includes the name of the product. If the store you use does not provide a receipt with the name of the product it cannot be accepted for reimbursement. You must also submit a claim form indicating the name of the product and the date purchased along with all other requested information.
- ✓ The reimbursement does not include unreasonable stockpiling.

Examples of items that will be reimbursed as they have primarily a medical purpose:

- ✓ Allergy medications
- ✓ Antacids
- ✓ Anti-diarrhea medicines
- ✓ Band-aids, bandages, gauze pads, first aid kits, packs for injuries, rubbing alcohol, liquid adhesive for cuts, reading glasses
- ✓ Ben gay, tiger balm and similar products for muscle pain and/or joint pain
- ✓ Cold medications
- ✓ Condoms
- ✓ Cough drops and/or throat lozenges
- ✓ First aid cream, bactine, special diaper rash ointments, calamine lotion, bug bite medications, and wart remover treatments
- ✓ Incontinence supplies
- ✓ Laxatives similar to Ex-Lax
- ✓ Menstrual cycle products for pain and cramp relief
- ✓ Motion sickness pills
- ✓ Nasal strips
- ✓ Nicotine gum or patches for stop-smoking purposes
- ✓ Pain Relievers
- ✓ Pedialyte for dehydration due to illness
- ✓ Pregnancy tests
- ✓ Sinus medications, nasal sinus sprays
- ✓ Sleeping aids
- ✓ Special ointment or creams for sunburn (not regular moisturizers)
- ✓ Spermicidal foam
- ✓ Suppositories
- ✓ Thermometers (ear or mouth)
- ✓ Visine and other such eye products
- ✓ Wrist supports



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Definitely not to be reimbursed:

- ✓ Items that are toiletries or cosmetics or that have been determined are likely to be primarily for general health and well being.
- ✓ A cosmetic is defined as “articles intended to be rubbed, poured, sprinkled, or sprayed on, introduced into, or otherwise applied to the human body ... for cleansing, beautifying, promoting attractiveness, or altering the appearance.”
 - Deodorants
 - Hair colors
 - Lipsticks
 - Make-up
 - Medicated shampoos, not specifically prescribed for a specific scalp infection
 - Perfumes
 - Shampoos
 - Skin moisturizers
 - Suntan Lotion (sunscreen is on the dual-function list)
 - Toothpaste
 - Vitamins

Dual purpose:

- ✓ These are dual purpose OTC drugs that will not be reimbursed without a medical practitioner’s note stating that the person has a specific medical condition and that the OTC drug is recommended to treat it and that the treatment is not a cosmetic procedure.
 - Dietary supplements or herbal medicines to treat a specific medical condition
 - Fiber supplements – if taken to treat a specific medical condition
 - Nasal sprays for snoring
 - Orthopedic shoes and inserts – only the cost above the normal shoe cost
 - OTC HRT
 - Pills for persons who are lactose intolerant
 - Prenatal vitamins
 - Sunscreen
 - Weight-loss drugs