

## CHANGES TO YOUR HEALTH CARE FSA OVER THE COUNTER EXPENSES

The CARES Act (Corona Virus Aid Relief and Economic Security Act) repealed the Affordable Care Act changing the requirement that OTC drugs and medicines must be prescribed by a Doctor in order to be reimbursed through the medical Flexible Spending Account. Your medical FSA can now pay for or reimburse OTC drugs and medicines without a Doctor's prescription. Please review the entire list carefully. If you have any questions, please contact Sharon Thompson at TR Paul Inc. (800) 678-8161 Ext 257 or sthompson@trpaul.com

### INELIGIBLE EXPENSES: THESE ITEMS ARE NOT ELIGIBLE FOR REIMBURSEMENT FROM YOUR FSA

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery or Procedures
- Electrolysis, Hair Removal products
- Vitamins, supplements for general good health and well-being
- Baby diapers
- Marriage or Career Counseling
- Cosmetics, Shampoo, Soap, Deodorant
- Face Creams, Lotions, Moisturizers
- Dental veneers for cosmetic improvement
- Personal trainers
- Sunscreen with less than 30 SPF
- Gym membership fees or gym equipment for general good health and well-being, concierge Fees
- Baby Diapers
- Food or food substitutes
- Toothpaste, mouthwash, whiteners or other toiletries

*Note: This list is not all-inclusive.*

### Eligible Over-the-Counter Medicines and Drugs (no longer requiring a prescription)

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrhea
- Anti-gas
- Anti-itch & insect bite
- Baby rash ointments & creams
- Baby teething pain
- Cold sore remedies
- Contraceptives
- Cough, cold & flu
- Covid Related (Masks, test kits, sanitizer)
- Denture or dental pain relief
- Digestive aids
- Ear care
- Eye care
- Feminine antifungal & anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection & treatment products
- Laxatives (non-fiber)
- Medicated nasal sprays, drops, & inhalers
- Menstrual products (tampons, pads)
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies

OTC items that are not medicines or drugs but remain eligible for purchase with FSAs. See Below: (No prescription required)

### Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

- **Baby Electrolytes and Dehydration**  
Pedialyte, Enfalyte
- **Contraceptives**  
Unmedicated condoms
- **Denture Adhesives, Repair, and Cleansers**  
PoliGrip, Benzodent, Plate Weld, Efferdent
- **Diabetes Testing and Aids**  
Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products
- **Diagnostic Products**  
Thermometers, blood pressure monitors, cholesterol testing
- **Ear Care**  
Unmedicated ear drops, syringes, ear wax removal
- **Elastics/Athletic Treatments**  
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts
- **Eye Care**  
Contact lens care
- **Family Planning**  
Pregnancy and ovulation kits
- **First Aid Dressings and Supplies**  
Band Aid, 3M Nexcare, non-sport tapes
- **Foot Care Treatment**  
Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles
- **Glucosamine &/or Chondroitin**  
Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements
- **Home Health Care (limited segments)**  
Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces and supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs, hearing aid batteries
- **Incontinence Products**  
Adult or juvenile incontinence, Prevail
- **Nasal Care**  
Saline Nasal Spray
- **Prenatal Vitamins**  
Stuart Prenatal, Nature's Bounty Prenatal Vitamins
- **Reading Glasses and Maintenance Accessories**