

Using a Medical Reimbursement Account to Pay for Over-The-Counter (OTC) Items

If you plan to use your Healthcare Flexible Spending Account or Health Reimbursement Account* to pay for eligible over-the counter (OTC) items, there are a few things to keep in mind.

* Please check your Health Reimbursement Account summary plan description to verify which out-of-pocket health care expenses are eligible for reimbursement.

- OTC drugs and medicines require a written prescription from your doctor in order to get reimbursed.

OTC DRUGS & MEDICINES REQUIRING A PRESCRIPTION

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| ○ Acne Treatments | ○ Children's Stomach & Digestive Aids | ○ Laxatives |
| ○ Allergy Medicine | ○ Cold Sore Treatments | ○ Nasal Spray |
| ○ Antacids & Acid Controllers | ○ Corn & Callus Removers | ○ Nicotine Gum & Patches |
| ○ Anti-Fungal Treatments | ○ Cough Drops & Spray | ○ Oral Pain Remedies |
| ○ Anti-Itch Treatments | ○ Cough, Cold & Flu Medicine | ○ Pain Relieving Creams & Pads |
| ○ Antiparasitic & Lice Treatments | ○ Diaper Rash Cream | ○ Pain Relievers |
| ○ Aspirin & Baby Aspirin | ○ Ear Drops & Wax Removers | ○ Skin Treatments |
| ○ Chest Rubs | ○ External Pain Relievers | ○ Sleep Aids |
| ○ Children's Cold & Allergy Medicine | ○ Eye Drops | ○ Stomach & Digestive Aids |
| ○ Children's Fever & Pain Relievers | ○ Feminine Personal Care Treatments | ○ Topical Skin Treatments |
| | | ○ Wart Removers |

- Your Benny™ Prepaid Benefits Card cannot be used to purchase OTC drugs and medicines unless a pharmacist processes your OTC drugs/medicine as a prescription and assigns a prescription number. Otherwise, the transaction will be denied at the point-of-sale. In this case, you will need to pay for the expense out-of-pocket and submit a copy of the prescription with a claim form to receive reimbursement.
- You must include a copy of the prescription the first time you submit a claim for reimbursement of an OTC medicine or drug. We will keep the prescription on file for your convenience. A new prescription should be submitted each new plan year.
- The date of your written prescription must be prior to the date you actually purchase the item.
- The OTC drug or medicine actually purchased must match the written prescription.
For Example: If a prescription is written for Tylenol and you purchase Advil, we will deny the claim.
- Not all OTC items require a prescription for reimbursement. The following items are eligible since they are OTC supplies and are not drugs or medicine.

OTC ITEMS NOT REQUIRING A PRESCRIPTION

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| ○ Athletic Braces & Support | ○ Diabetes Care Accessories | ○ Motion Sickness Aids |
| ○ Bandages | ○ Eye Glass & Lens Accessories | ○ Nasal Strips |
| ○ Baby Sunscreen | ○ First Aid Kits | ○ Orthopedic & Surgical Supports |
| ○ Baby Thermometers | ○ First Aid Treatments & Supplies | ○ Pregnancy & Fertility Tests |
| ○ Breast Pumps & Accessories | ○ Glucosamine Supplements | ○ Prenatal Vitamins |
| ○ Blood Glucose Monitors & Test Strips | ○ Glucose Tablets | ○ Reading Glasses & Magnifiers |
| ○ Blood Pressure Monitors | ○ Hearing Aid Batteries | ○ Shoes Insoles & Inserts |
| ○ Children's First Aid | ○ Home Medical Equipment | ○ Sunscreen |
| ○ Children's Sunscreen | ○ Heating Pads & Wraps | ○ Thermometers |
| ○ Condoms | ○ Hot & Cold Packs | ○ Vaporizers & Inhalers |
| ○ Contact Lens Solution | ○ Incontinence Products | ○ Walking Aids |
| ○ Denture Cream & Cleansers | ○ Medical Monitoring & Testing Devices | ○ Wheelchairs & Accessories |

NOTE: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Please review IRS Publication 502 (2013), Medical and Dental Expenses for further information: www.irs.gov/publications/p502