



Planned
Benefit
Systems

Health Care Flexible Spending Account Over-the-Counter Medicines & Products Quick Reference Guide

Over-the-counter (OTC) medicines and products are reimbursable under a Health Care Flexible Spending Account (FSA) when the OTC product is used for medical purposes. Below is a description of the three IRS-defined over-the-counter categories:

~Eligible OTC Health Care Expenses

Eligible items include medicines or products that alleviate or treat an injury or illness for you and your dependents. These drugs and products are not cosmetic in nature, nor are they merely beneficial to your general health.

~Dual-Purpose Products

Certain OTC products are considered dual-purpose. For some individuals, the product is used to alleviate a medical condition while others use the product for general health and well-being. These products may be reimbursable through a Health Care FSA if a licensed health care professional provides a Certification of Medical Necessity. A Certification of Medical Necessity must include the following information:

- A specific diagnosis or medical condition.
- A recommendation to take the specific product/medication to treat the condition.
- A description of how it will treat the condition.
- The duration of the recommended treatment.

~Excluded Items

Over-the-counter products and medicines that merely benefit your general health are NOT reimbursable under your Health Care FSA.

~Submitting for Reimbursement

Claims for over-the-counter products must include an adequate receipt, Certification of Medical Necessity (if applicable) and a completed claim form. An adequate receipt states the name of the product, the date, and the amount paid. Reimbursement for OTC medicines must follow the existing rules regarding Health Care FSAs. The expense(s) must:

- be incurred during your period of coverage
- not be reimbursed through any other plan
- be substantiated through a detailed receipt

Use one of the following methods to submit your Request for Reimbursement:

- Submit your claim electronically online at www.cci-pbs.com
- Fax your paper claim form and supporting substantiation to: 303-221-2785
- E-Mail your claim form and supporting substantiation to: pbsclaims@cci-pbs.com

You can access your account online anytime at www.cci-pbs.com. Click on Planned Benefit Systems and then Account Information under the Participants section. You can also contact Customer Service at 1-800-800-0133. A Customer Service Representative is available to assist you Monday through Friday, from 7:30 am until 5:00 pm, Mountain Time.

Planned Benefit Systems, Inc. • www.cci-pbs.com
P.O. Box 4594, Greenwood Village, CO 80155-4594 • Phone 800-800-0133 • Fax 303.221.2785



Eligible OTC Medicines and Products

Eligible OTC expenses include medicines or products that alleviate or treat an injury or illness for you and your dependents. You do not need to provide a Certification of Medical Necessity or indicate a diagnosis in order to receive reimbursement. The products listed here are merely examples and do not constitute an endorsement. This is not to be considered an exhaustive listing of reimbursable OTC products.

Product/Category	Brand Name/Example
Acne Treatment	Proactiv Solution • Murad Acne Complex Kit • Clearasil • Acne Free
Allergy Prevention and Treatment	Actifed • Allerest • Benadryl • Claritin • Contac • Sudafed • NasalCrom
Antacids and Acid Reducers	Gas-X • Maalox • Mylanta • Tums • Pepcid AC • Prilosec • Zantac
Anti-Arthritics	Glucosamine • Chondroitin
Antibiotics (topical)	Bacitracin • Neosporin • Triple Antibiotic Ointment
Anticandial (yeast)	Femstat 3 • Gyne-Lotrimin • Mycelex-7 • Monistat 3 • Vagistat-1
Antidiarrheal and Laxatives	Ex-Lax • Imodium AD • Kaopectate • Pepto-Bismol
Antifungal	Lamisil AT • Lotramin AF • Micatin
Antihistamines	Actifed • Allerest • Benadryl • Claritin • Contac • Sudafed • Tavist • Triaminic
Anti-itch Lotions and Creams	Bactine • Benadryl • Calamine • Cortaid • Lamisil AT • Lotramin AF
Asthma Medicines	Bronitin Mist • Bronkaid • Bronkolixer • Primatene
Cold Sore/Fever Blister	Abreva Cream
Cold, Flu, Decongestant and Sinus Remedies	Actifed • Contac • Dayquil • Drixoral • PediaCare • Sudafed • Tavist-D • Thera-flu • Triaminic • cough drops • nasal sprays
Contraceptive / Family Planning	ovulation kits • pregnancy tests • spermicides/condoms
Cough Suppressants or Expectorants	Robitussin • Vicks 44 • Mucinex • cough drops • throat lozenges
Dehydration	Pedialyte
Dental/Denture Care	Orajel • Anbesol • Poligrip
Diaper Rash	Aquaphor • Balmex • Desitin
Ear Care	ear drops • ear wax removal kits
Eye Care	contact lens supplies • eye drops • reading glasses • eye patches
First Aid / Medical Supplies	antiseptics • bandages • first aid kits • cold/hot packs • joint supports (ankle, elbow, knee, wrist) • rubbing alcohol • ace wraps • thermometers
Foot Care	arch supports • callous removers • foot antifungal products • bunion, blister and corn treatments
Hemorrhoidal Preparations	Preparation H • Tronolane
Home Diagnostic Tests or Kits	blood pressure monitors • cholesterol monitors • Diabetic equipment and supplies • Colorectal screenings • HIV test
Hosiery/Socks	Anti-Embolism • Compression
Humidifiers / Vaporizers	Warm or cold mist
Lactose Intolerance	DairyCare • Dairy Relief • Lactaid • Lacteeze • Lactrase
Menstrual Cycle	Midol • Pamprin • Premsyn PMS
Migraine Relief	Advil Migraine • Motrin Migraine • Excedrin
Motion Sickness	Dramamine • Marizine
Pain Reliever/Fever Reducer /Anti-Inflammatory	Bayer • Advil • Aleve • Motrin • Naprosyn • Tylenol • Pamprin
Pediculicide	Nix • Rid
Pregnancy / Ovulation Tests	First Response • Accu-Clear
Prenatal Vitamins	Nature Made Prenatal • Twinlab Prenatal • Natrol Prenatal
Sleeping Aids	Tylenol PM
Smoking Cessation	Commit • Nicoderm CQ • Nicorette • Nicotrol
Sunscreen/Sunburn Relief	Coppertone • Solarcaine
Teething/Toothaches	Orajel • Anbesol
Topical Steroids	Cortaid • Dermacort
Wart Removal	Compound W • Dr. Scholl's Clear Away • Wart-Off

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Dual-Purpose OTC Medicines and Products

These items may be reimbursable under a Health Care FSA as long as your licensed health care provider completes a Certification of Medical Necessity. This listing provides examples, is not an endorsement of the products and is not to be considered all inclusive.

Type/Class of Drug or Product	Examples	Reimbursable Use	Excluded Use
Calcium	Calcium Carbonate, Caltrate, Tricalcium Phosphate, Calcium Citrate, Calcium Lactate	Diagnosis or at-risk for illness or injury (e.g. osteoporosis)	Routine use for general health
Dietary/Nutritional Supplements	Ensure, Glucerna	Documented specific medical condition	Sports performance, general energy and health, meal replacement
Fiber Supplements	Benefiber, Metamucil	Documented specific medical condition	Routine use for general health
Hair Loss Treatment	Rogaine, Nioxin	Documented specific medical condition	Routine use for general appearance
Incontinence Supplies	Absorbency Pads or Briefs, Diapers	Documented specific medical condition (e.g. Incontinence, Post-surgery)	Infant and Toddler use
Minerals	Calcium, Ferrous Sulfate, Folic Acid,	Diagnosis of specific medical condition	Routine use for general health
OTC Hormonal Therapy	Progesterone Cream	Perimenopausal or menopausal symptoms	Routine use for general health
Vitamins / Herbs	Calcium, Vitamin B, St. John's Wort, Ginkgo Biloba	Diagnosis of specific illness based on a physician note	Routine use for general health

Excluded OTC Products

These items are not reimbursable under a Health Care FSA. The products listed here are merely examples and do not constitute an endorsement. This is not to be considered an exhaustive listing of Excluded OTC products.

Type/Class of Drug or Product	Examples
Cosmetic Products	Face soaps, Creams, Make-up, Perfumes, Hair removal
Dental Products	Dental floss, Toothpaste, Toothbrushes, Teeth whitening kits, Mouthwash
Toiletries	Deodorant, Shampoo, Body sprays, Soaps, Moisturizers, Chapstick