

Over-the-Counter Medical Expense Reimbursement



Over-the-Counter Medical Expense Reimbursement through Health Care FSAs IRS Rev. Rul. 2003 — 102, September 3, 2003

The below list is not intended to be all-inclusive, but is rather to answer frequently asked questions. Contact Aetna FSA Member Services at 1-888-238-6226 with any questions.

Reimbursable Expenses Relating to Medical Care

- Cold medicines, such as tablets, syrups, drops and lozenges
- Analgesics, such as fever and pain reducers like aspirin, Tylenol®, ibuprofen
- Antacids and heartburn relief, such as Alka-Seltzer®, Mylanta® and Phillips'® Milk of Magnesia
- Stomach and digestive relief, such as Pepto-Bismol®, Imodium®, Colace®, Lactaid®
- Laxatives
- Eye care, such as contacts, saline solution and lubricant eye drops
- Motion sickness remedies, such as pills, patches, bracelets
- First aid, such as heat wraps, compresses, bandages, tape, gauze dressing, adhesive pads and pain relieving creams
- Joint support bandages and hosiery, such as knee supports, elbow supports

- Arthritis pain-relieving creams
- Antibiotic ointments
- Anti-itch and hydrocortisone creams
- Allergy relief, such as oral medications, nasal sprays, patches
- Athlete's foot treatment, such as nail and foot antifungal creams
- Wart removal medication
- Vaporizers and humidifiers
- Diabetes glucose monitor and related equipment
- Blood pressure monitor and related equipment
- Cholesterol test equipment
- Urinary pain relief
- Smoking cessation relief, such as patches, gum
- Feminine care relating to treatment of vaginal infections
- Tooth and mouth pain relief, such as Orajel®, Anbesol®
- Shampoo treatments relating to treatment of psoriasis, lice
- Eye patches
- Incontinence products, such as Depend® and Serenity® pads
- Family planning, such as pregnancy tests, condoms

The IRS has determined that certain over-the-counter (OTC) items could qualify as "medical care" and be reimbursed through a Flexible Spending Account (FSA). This includes expenses such as aspirin, allergy and sinus medication, antacids, cold medicines and pain relievers. The guidelines further clarify that expenses "merely beneficial to health" such as vitamins and other nutritional aids are not eligible for reimbursement through FSAs.

Claim substantiation rules have not changed. Members must provide documentation that validates the expense, including type of drug, date of service and amount of purchase.

The following is a listing of items expected to be eligible.

We want you to knowSM



Over-the-Counter Medical Expense Reimbursement

Not Reimbursable Expenses

Relating Primarily to Good Health

- Personal hygiene, such as deodorant, soap, body powder, shaving cream and razors, feminine care and sanitary products
- Cosmetics, such as makeup, lipstick, cotton swabs, cotton balls, baby oil
- Skin care, such as sunblock, skin and body moisturizing lotion, lip balm
- Hair care, such as hair color, shampoo, conditioner, brushes, and hair loss products like Rogaine®
- Routine dental care, such as toothpaste, toothbrushes, dental floss, mouthwashes (including antibacterial mouthwash and fluoride rinses), breath strips, teeth whitening products
- Denture care, such as denture cleansers and denture adhesive creams
- Nail care and personal grooming, such as scissors, nail files

■ Vitamins

EXCEPTION*: Vitamins prescribed at the direction of a doctor. A physician statement is required.

■ Nutritional and dietary supplements, such as bars, milkshakes, power drinks, Pedialyte®

EXCEPTION*: Supplements prescribed at the direction of a doctor. A physician statement is required.

■ Weight-reduction aids, such as Slim-Fast®, appetite suppressants

EXCEPTION*: Weight-reduction products prescribed at the direction of a doctor. A physician statement is required.

■ Sleep aids, such as oral medications, snoring strips

EXCEPTION*: Sleep aids prescribed at the direction of a doctor. A physician statement is required.

**Exceptions (These are considered eligible for reimbursement as they relate primarily to medical care.)*



"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. FSA plans are administered by Aetna Life Insurance Company. This material is for informational purposes only. While this material is believed to be accurate as of the print date, it is subject to change.

24.03.306.1 (10/04)

©2004 Aetna Inc.

We want you to knowSM



www.aetna.com