Over-the-Counter (OTC) Drug and Product Guide

The following list includes examples of expenses that qualify for reimbursement through a Section 125 Flexible Benefit Plan

- Acne treatments
- Allergy medications
- Antacids
- Antibiotic ointments
- Antihistamines
- Anti-itch creams
- Arthritis gloves
- Aspirin
- Bactine
- Bandages and gauze pads
- Birth control
- Breast pump
- Diagnostic items (examples include: blood pressure monitoring devices, blood sugar test kits and test strips, pregnancy tests, and ovulation monitors)
- Calamine lotion
- Carpal tunnel wrist supports
- Cold medicines
- Cold/hot packs (for a medical condition)
- Cold sore relievers
- Contact lenses, saline solutions and enzyme cleaners
- Cough suppressants
- COVID-19 at home testing kits
- Crutches
- Decongestants
- Denture adhesives
- Diabetic supplies
- Diaper rash ointments and creams
- Diarrhea medicine
- Ear wax removal products
- Ear plugs
- Expectorants
- Eye drops
- Fever reducing medications
- First aid creams
- First aid kits
- Hearing aid batteries
- Heating Pads
- Hemorrhoid treatments
- Incontinence supplies
- Insect bite creams and ointments
- Insulin
- Laxatives
- Liniments (i.e. vaporizing rub)
- Menstrual products (pads & tampons)
- Motion sickness medications
- Nasal strips and sprays
- Pain relievers
- Personal protective equipment (including masks, hand sanitizer, and sanitizing wipes)
- Rubbing alcohol
- Sinus medications
- Smoking cessation products
- Snoring Cessation aids
- Sunburn creams and ointments
- Thermometers for medical use
- Throat lozenges
- Toothache and teething pain relievers
- Vaporizer
- Walkers
- Wart removal medications
- Yeast infection medications

The following list includes OTC drugs and products that require a letter of medical necessity from a medical practitioner verifying the item’s use is to treat a current and specific medical condition.

- Air purifier
- Anti-balding treatments
- Chondroitin
- Dietary supplements
- Fiber Supplements
- Fluoridation device or supplies
- Glucosamine
- Herbs
- Humidifier
- Mineral Supplements
- Vitamins

The following list includes examples of OTC drugs and products that DO NOT qualify for reimbursement.

- Cosmetic products
- Cologne/perfume
- Dental floss
- Deodorant
- Diapers
- Diet Foods
- Hand lotion/moisturizers
- Mouthwash
- Vitamins for general health
- Safety glasses
- Shampoo
- Shaving cream
- Soap
- Teeth whitening kits
- Tooth brushes/tooth paste

Note: For OTC drugs and products to qualify under the Section 125 Flexible Benefit Plan, the item's use must be to treat, heal, or cure a medical condition. This guide is intended to provide examples of OTC drugs and products that are reimbursable through a Section 125 Flexible Benefit Plan and is not all inclusive. If further verification is needed regarding whether an expense qualifies, please contact DBS at (800) 234-1229. Items will not qualify if purchased in bulk or used for resale. Consult your tax advisor for maximum benefit. It is understood DBS is not engaged in the practice of law or giving tax advice.