

Medical Expense Reimbursements through a Health Care FSA

The list below is not intended to be all-inclusive, but is rather to answer frequently asked questions regarding OTC expenses for a Health Care Flexible Spending Account (FSA).

This list is subject to change per IRS rulings or interpretation changes. If you have questions about an FSA claim, call Aetna Member Services.

I. OTC Expenses Eligible for Reimbursement
Acne treatment
Allergy relief (oral medications, nasal sprays, patches, etc.)
Analgesics (aspirin, acetaminophen, ibuprofen, etc.)
Antacids and heartburn relief (Alka-Seltzer, Milk of Magnesia, Mylanta, Prilosec OTC, etc.)
Antibiotic creams and ointments
Anti-itch and hydrocortisone creams; hemorrhoid preparations
Arthritis pain-relief
Cold medicines and sore throat relief (tablets, syrups, drops, lozenges, etc.)
Dental care (toothache relief, temporary filling, denture adhesive, etc.)
Ear care (ear drops, ear wax removal, etc.)
Eye care (contact lens solution, lubricant drops, patches, reading glasses, etc.)
Family planning and birth control (condoms, contraceptive creams, pregnancy test, ovulation predictor kits, etc.)
Feminine care (progesterone/estrogen creams, treatment for vaginal infections, etc.)
First aid (heat wraps, hot/cold packs, compresses, bandages, tape, gauze dressing, adhesive pads, Band-Aids, rubbing alcohol, etc.)
Foot care (arch/insole supports, callous removers, athletes' foot treatment, nail and foot antifungal creams, etc.)
Home diagnostic tests or kits (blood pressure, cholesterol, diabetes, colorectal cancer, HIV, urine test, thermometers, etc.)
Incontinence products (Depends, Serenity pads, etc.)
Joint-support bandages and hosiery, e.g., knee or elbow supports
Laxatives
Motion sickness treatment (Dramamine, patches, bracelets, etc.)
Shampoo treatments relating to the treatment of psoriasis and lice
Smoking-cessation relief (patches, gum, etc.)
Stomach/digestive relief (Pepto-Bismol, Imodium, Colace, Lactaid, etc.)
Sunscreen with high SPF (30 or higher)
Tooth and mouth pain relief (Orajel, Anbesol, etc.)
Urinary pain relief
Vaporizers and humidifiers
Wart removal medication

II. Not Reimbursable (merely beneficial to good health)	Exceptions
Cosmetics (makeup, lipstick, cotton swabs, cotton balls, baby oil, etc.)	
Hair care (color, shampoo, conditioner, brushes, hair-loss products, etc.)	
Homeopathic medicines	Homeopathic medicines prescribed by a health care professional*
Nail care and personal grooming items (scissors, nail files, etc.)	
Nutritional and dietary supplements (bars, milkshakes, power drinks, Pedialyte, etc.)	Supplements prescribed by a health care professional*
Personal hygiene products (deodorant, soap, body powder, shaving cream, razors, sanitary napkins, tampons, etc.)	
Routine dental and denture care (toothpaste, toothbrush, electric toothbrush, floss, mouthwash including antibacterial mouthwash and fluoride rinse, breath strips, teeth-whitening, denture cleanser, etc.)	
Skin care (facial cleanser, skin and body moisturizing lotion, etc.)	
Sleep aids (oral medications, snoring strips, stimulants, etc.)	Sleep aids prescribed by a health care professional.*
Vitamins	Vitamins prescribed by a health care professional.*
Weight-reduction aids (SlimFast, appetite suppressants, water-retention products, etc.)	Weight-reduction products prescribed by a health care professional*

* Eligible for reimbursement when prescribed by a licensed health care professional for a medical condition. A statement of medical necessity must include (1) patient's name; (2) name and address of health care professional; (3) type of service; (4) date(s) of service; and (5) patient's financial responsibility.