



## Over-the-Counter Medical Expense Reimbursements Through Health Care FSAs

**IRS Rev. Rul. 2003 – 102, September 3, 2003**

The list below is not intended to be all-inclusive, but is rather to answer frequently asked questions. This list is subject to change per IRS rulings or interpretation changes. If you have questions about a Flexible Spending Account claim, call the toll-free number of the Aetna Life Insurance Company claim center that services your employer. The toll-free customer service number can be obtained by contacting your company's employee benefits department.

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

### **II. Non-Reimbursable Expenses Relating Primarily to Good Health**

<i><b>Merely Beneficial to Good Health</b></i>	<i><b>Exceptions</b></i>
<b>Not Eligible for Reimbursement</b>	<b>(These are considered eligible for reimbursement as they relate primarily to medical care.)</b>
Cosmetics, such as makeup, lipstick, cotton swabs, cotton balls, baby oil	
Denture care, such as denture cleansers and denture adhesive creams	
Hair care, such as hair color, shampoo, conditioner, brushes and hair-loss products like Rogaine	
Homeopathic medicines	Homeopathic medicines prescribed at the direction of a doctor. A physician statement is required.
Nail care and personal grooming items, such as scissors, nail files	
Nutritional and dietary supplements, such as bars, milkshakes, power drinks, Pedialyte	Supplements prescribed at the direction of a doctor. A physician statement is required.
Personal hygiene items, such as deodorant, soap, body powder, shaving cream and razors, feminine care and sanitary products	
Routine dental care products, such as toothpaste, toothbrushes, dental floss, mouthwashes (including antibacterial mouthwash and fluoride rinses), breath strips, teeth-whitening items	
Skin care, such as sun block, skin and body moisturizing lotion, lip balm	
Sleep aids, such as oral medications, snoring strips, stimulants	Sleep aids prescribed at the direction of a doctor. A physician statement is required.
Vitamins	Vitamins prescribed at the direction of a doctor. A physician statement is required.
Weight-reduction aids, such as Slimfast, appetite suppressants, water-retention products	Weight-reduction products prescribed at the direction of a doctor. A physician statement is required.