

Over-the-Counter (OTC) Medical Care Items Eligible and Ineligible for Reimbursement Under UnitedHealthcare Plans

CLOSE

Many non-prescription, over-the-counter (OTC) drugs, medicines and medical care items are considered eligible for reimbursement under health care Flexible Spending Accounts (FSA) and Definity / iPlan Health Reimbursement Accounts (HRA). OTC drugs and items generally fall into one of the following three categories:

1. Those eligible for reimbursement because they are used primarily for medical care.
2. Those ineligible for reimbursement because they are merely beneficial for general health.
3. Those eligible for reimbursement with a letter from the attending physician. The letter must cite the specific medical condition being treated and indicate that the OTC drug or medication will treat or alleviate it.

Please note that the following are representative lists. They do not include all available OTC drugs and medical care items, and the lists are subject to change. Also, individual employers choose whether to provide OTC coverage under their benefit plan. To determine whether OTC drugs and medications are covered under your FSA or Definity / iPlan HRA, please consult your employer's benefit plan description, or call your customer service representative.

*Eligible for Reimbursement**

Product Type	Examples include, but are not limited to:
Acne Medications - pill, liquid, cream, ointment, medicated soaps and cleansing pads	Clean & Clear, Clearasil, Loma Lux Acne, Nature's Cure
Allergy Medicines - pill, liquid, nasal spray (see also "Eye Drops")	Benadryl, Chlor-Trimeton, Claritin, Drixoral, NasalCrom, Tavist Allergy
Antacids (anti-gas, lactose intolerance) - liquids, pills, tablets	Alka-Seltzer, Beano, Gas-X, Lactaid, Maalox, Mylanta, Pepcid, Pepto-Bismol, Phazyme, Rolaids, Tums
Antibiotic creams/ointments	Bacitracin, Neosporin, Polysporin
Antidiarrheal - liquids, pills	Imodium, Kaopectate, Pepto-Bismol
Anti-Fungal Creams & Powders	Aftate, Cruex, Lamisil, Lotrimin, Micatin, Tinactin
Anti-Itch Creams (allergy and poison ivy)	Benadryl, Cortaid, Ivarest, Lanacort
Baby Care Products	Diaper rash cream/ointment, rehydration liquids (Pedialyte, PediaSure), teething gel
Braces and supports	Braces and supports for neck, wrist, ankle, elbow, knee, etc.; support stockings
Canker and Cold Sore Remedies	Abreva, Anbesol, Cankaid, Carmex, Kank-A
Cold and Flu Medicines	Cough & sore throat lozenges/drops, cough syrup, decongestants, homeopathic cold medicines, nasal sprays, vapor rubs
Contraceptives/Family Planning	Condoms, contraceptive creams, pregnancy tests, ovulation predictor kits
Diabetic Supplies/Equipment	Alcohol swabs; blood glucose control solutions, monitors, strips and products; lancets and lancet devices, urine testing products
Ear Drops (ear wax removal)	Auro Ear Drops, Debrox Ear Drops, Murine Ear Drops

Eye Care Products	Saline and cleaning solutions, eyeglasses, contact lenses
Eye Drops/Eye Wash Products	Eye wash products to clean out eye or remove foreign objects, Murine, Visine
Feminine Yeast Infection Medicine	Gyne-Lotrimin, Monistat
First Aid	Bandages, dressings, first aid kits, peroxide, rubbing alcohol
Hemorrhoidal Preparations	Preparation H, Tucks
Home Diagnostic Tests or Kits	Cholesterol, colorectal, drug, HIV, ovulation predictor, pregnancy and urine tests; thermometers (ear or standard)
Hot/Cold Packs	ThermaCare
Laxatives (laxatives and fiber therapy)	Citrucel, Dulcolax, Ex-Lax, FiberCon, Fleet, Metamucil, Milk of Magnesia, Peri-Colace
Lice Treatments	LiceFree, Nix, Pronto, Rid
Motion Sickness Medicine	Bonine, Dramamine, motion sickness wristbands
Pain Relievers	Acetaminophen, Advil, Aleve, Anbesol, Aspercreme, aspirin, Ben-Gay, Excedrin, homeopathic pain relievers, ibuprofen, Icy Hot, Midol, Mineral Ice, Motrin, naproxen sodium, pain relieving gels, Tylenol
Pain Relievers – Urinary Tract	Cystex, Uristat
Smoking Cessation Medicine - patches and gum	Nicoderm, Nicorette, Nicotrol, Novartis
Wart or Corn Removers - liquid or pads	Compound W, Curad, Dr. Scholl's Corn Remover, Wart-Off

*OTC drugs and medical items are not covered under all plans. This list provides examples of available drugs and items; however, it is subject to change. For more information, consult your benefit plan or contact Customer Service.

*Considered Eligible for Reimbursement
When Directed in Writing By a Physician
to Treat a Specific Medical Condition**

The physician's letter must cite the specific medical condition being treated and indicate that the OTC drug or medication will treat or alleviate it.

Product Type	Examples include, but are not limited to:
Herbs	Black cohosh, echinacea, evening primrose oil, ginkgo biloba, Ginsana, ginseng, goldenseal root, nettle, olive leaf extract, saw palmetto, St. John's wort
Other Supplements	Acidophilus, alpha lipoic acid, amino acids (L-Lysine, L-Arginine, L-Carnitine), chondroitin sulfate, cod liver oil, DHA, DHEA, EFO, flax seed oil, glucosamine complex, glucosamine sulfate, kelp, melatonin, omega-3, shark cartilage
Sleep Induction	

Medicine	Simply Sleep, Sleepinal, Sominex, Unisom
Vitamins and Minerals	Antioxidants, calcium, chromium, folic acid, iron, magnesium, multi-minerals, multi-vitamins, potassium, selenium, vitamins
Water Retention Products	Aqua-Ban, Diurex
Weight Loss Products	Pills

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*Not Eligible for Reimbursement**

Product Type	Examples include, but are not limited to:
Bath Products, Cleansers, Soap	Aveeno, Dial, Dove, Softsoap
Creams, Lip Balm, Lipstick, Lotions, Moisturizers	Basis, Biore, Eucerin, L'Oreal, Neutrogena, Nivea, Noxzema, Oil of Olay, PHisoderm
Dental - Miscellaneous	Breath fresheners; dental floss, adhesives, cleansers, gel, gum, rinses; oral cleaning systems (Water Pik); tongue scrapers; whitening products/systems; toothbrushes; toothpaste
Deodorants/Anti-Perspirants	Ban, Brut, Dry Idea, Speed Stick
Feminine Hygiene	Always, douches, feminine lubricants and pads, tampons
Foot Care Products	Arch and insole supports, Dr. Scholl's callus removers, Odor-Eaters, pedicure products, shoes, toenail clippers
Hair Care Products	Conditioner and shampoo (including those used for dandruff), hairspray, styling aids
Hair Removal Products	Hair-removal creams, razors, wax
Medicine Dispensers	Medicine droppers, pill organizers
Powders	Non-fungus fighting foot powders
Shaving and Grooming Products	Aftershave, razors, shaving cream
Snoring Aids	Nose drops and strips
Stimulants (to stay awake)	No Doz, Vivarin
Sunscreen, Sunless Tanning, After Sun Products	Coppertone, Hawaiian Tropic

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