



**INSURANCE COORDINATORS
OF MONTANA, INC.**

FLEXCONNECT

Over the Counter Medication Expenses that Qualify for Reimbursement Under a Health Flexible Spending Account

The IRS announced September 3, 2003 ([Revenue Ruling 2003-102](#)) that over the counter medications for treatment of specific medical conditions may now be paid through your flexible spending account. Among the newly eligible medications are allergy medicines, pain relievers, antacids, cold remedies and flu remedies. All forms of these medications (e.g., tablet, liquid, capsule, drops) are eligible and include generic and store or name brand.

Participants seeking reimbursement for their nonprescription drug purchases through their flexible spending account must submit a receipt of purchase indicating the date of purchase, the amount, and the name of the product. No prescription from your physician is required. Vitamins, dietary supplements and other purchases for your general well-being are not allowed.

- ▲ Acne Treatment Products
- ▲ Allergy Medicines (e.g., Claritin, Loratadine)
- ▲ Bandages
- ▲ Carpel Tunnel Supports
- ▲ Cold Medicines
- ▲ Cough Syrup
- ▲ Condoms
- ▲ Cough Drops
- ▲ Decongestants
- ▲ Diaper Rash Ointments
- ▲ Diarrhea Remedy
- ▲ First Aid Cream (Bactine, Calamine Lotion, Insect Bite Medication)
- ▲ First Aid Supplies and Kits
- ▲ Fungal Treatments (athletes foot, etc.)
- ▲ Hot/Cold Compresses
- ▲ Heartburn Medications (antacids)
- ▲ Laxatives
- ▲ Liquid Adhesive for Small Cuts
- ▲ Hemorrhoid Treatment
- ▲ Incontinence Supplies
- ▲ Menstrual Cycle Products for Pain/Cramp Relief
- ▲ Motion Sickness Pills
- ▲ Pain Relievers (e.g., acetaminophen, ibuprofen, Tylenol, etc.)
- ▲ Reading Glasses
- ▲ Rubbing Alcohol
- ▲ Nasal Sinus Sprays and Nasal Strips
- ▲ Nicotine Gum, Patches, other Smoking Cessation Products
- ▲ Sleeping Aids
- ▲ Spermicidal Foam or Gel
- ▲ Sinus Medications
- ▲ Suppositories
- ▲ Throat Lozenges
- ▲ Thermometers
- ▲ Topical Antibiotics (e.g., Neosporin, Bacitracin)
- ▲ Topical Steroids (e.g., hydrocortisone cream)
- ▲ Wart Remover Treatments
- ▲ Yeast Infection Treatments
- ▲ Visine and other Eye Treatments

Note: Some alternative, herbal, nutritional, and mineral supplements may be allowable if prescribed for treatment of a specific medical condition. Examples may include St. John's Wort for depression – hormone therapy and treatment for menopause – specific vitamin supplements to treat a specified deficiency.