

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

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

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

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.



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