

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

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 iPlan Personal Benefit Accounts (PBA). 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 iPlan PBA, please consult your employer's benefit plan description, or call your customer service representative.

### Eligible for Reimbursement\*

Product Type	Examples include, but are <i>not</i> limited to:
<b>Acne Medications</b> - pill, liquid, cream, ointment, medicated soaps, and cleansing pads	Clean & Clear, Clearasil, Loma Lux Acne, Nature's Cure
<b>Allergy Medicines</b> - pill, liquid, nasal spray (see also "Eye Drops")	Benadryl, Chlor-Trimeton, Claritin Drixoral, NasalCrom, Tavist Allergy
<b>Antacids</b> (anti-gas, lactose intolerance) - liquids, pills, tablets	Alka-Seltzer, Beano, Gas-X, Lactaid, Maalox, Mylanta, Pepcid, Pepto-Bismol, Phazyme, Roloids, Tums
<b>Antibiotic creams/ointments</b>	Bacitracin, Neosporin, Polysporin
<b>Antidiarrheal</b> - liquids, pills	Imodium, Kaopectate, Pepto-Bismol
<b>Anti-Fungal Creams &amp; Powders</b>	Aftate, Cruex, Lamisil, Lotrimin, Micatin, Tinactin
<b>Anti-Itch Creams</b> (allergy and poison ivy)	Benadryl, Cortaid, Ivarest, Lanacort
<b>Baby Care Products</b>	Diaper rash cream/ointment, rehydration liquids (Pedialyte, PediaSure), teething gel
<b>Braces and supports</b>	Braces and supports for neck, wrist, ankle, elbow, knee, etc.; support stockings
<b>Canker and Cold Sore Remedies</b>	Abreva, Anbesol, Cankaid, Carmex Kank-A

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

## Eligible for Reimbursement\* (continued)

<b>Product Type</b>	<b>Examples include, but are <i>not</i> limited to:</b>
<b>Cold and Flu Medicines</b>	Cough & sore throat lozenges/drops, cough syrup, decongestants, homeopathic cold medicines, nasal sprays, vapor rubs
<b>Contraceptives/Family Planning</b>	Condoms, contraceptive creams, pregnancy tests, ovulation predictor kits
<b>Diabetic Supplies/Equipment</b>	Alcohol swabs; blood glucose control solutions, monitors, strips & products; lancets & lancet devices, urine testing products
<b>Ear Drops (ear wax removal)</b>	Auro Ear Drops, Debrox Ear Drops, Murine Ear Drops
<b>Eye Care/Contact Lens Products</b>	Saline and cleaning solutions, eyeglasses, contact lenses
<b>Eye Drops/Eye Wash Products</b>	Eye wash products to clean out eye or remove foreign objects, Murine, Visine
<b>Glasses/Lens cleaning supplies</b>	Lens cleaners, lens wipes.
<b>Feminine Yeast Infection Medicine</b>	Gyne-Lotrimin, Monistat
<b>First Aid</b>	Bandages, dressings, first aid kits, peroxide, rubbing alcohol
<b>Hemorrhoidal Preparations</b>	Preparation H, Tucks
<b>Home Diagnostic Tests or Kits</b>	Cholesterol, colorectal, drug, HIV, ovulation predictor, pregnancy and urine tests; thermometers (ear or standard)
<b>Hot/Cold Packs</b>	ThermaCare
<b>Incontinence supplies</b>	Depends, Poise
<b>Laxatives (laxatives and fiber therapy)</b>	Citrucel, Dulcolax, Ex-Lax, FiberCon, Fleet, Metamucil, Milk of Magnesia, Peri-Colace
<b>Lice Treatments</b>	LiceFree, Nix, Pronto, Rid
<b>Motion Sickness Medicine</b>	Bonine, Dramamine, motion sickness wristbands
<b>Pain Relievers</b>	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
<b>Pain Relievers – Urinary Tract</b>	Cystex, Uristat
<b>Smoking Cessation Medicine - patches and gum</b>	Nicoderm, Nicorette, Nicotrol, Novartis

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<b>Wart or Corn Removers</b> - liquid or pads	Compound W, Curad, Dr. Scholl's Corn Remover, Wart-Off
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Over the counter list 102303

## 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 <i>not</i> limited to:
<b>Herbs</b>	Black cohosh, echinacea, evening primrose oil, ginkgo biloba, Ginsana, ginseng, goldenseal root, nettle, olive leaf extract, saw palmetto, St. John's wort
<b>Other Supplements</b>	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
<b>Sleep Induction Medicine</b>	Simply Sleep, Sleepinal, Sominex, Unisom
<b>Vitamins and Minerals</b>	Antioxidants, calcium, chromium, folic acid, iron, magnesium, multi-minerals, multi-vitamins, potassium, selenium, vitamins
<b>Water Retention Products</b>	Aqua-Ban, Diurex
<b>Weight Loss Products</b>	Pills

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## Not Eligible for Reimbursement\*

Product Type	Examples include, but are <i>not</i> 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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