



OVER-THE-COUNTER ITEMS FOR REIMBURSEMENT

To make it easier to answer your questions regarding the reimbursability of common over-the-counter items, LFS has put together the following set of three lists.

The first list, the Medical-Only list, contains items that will always be reimbursable because they have only a medical use in-keeping with the IRS' definition of medical care.

The second list is the Dual-Purpose list. The items on this list can have both a qualified medical use as well as an unreimbursable general purpose or cosmetic use. In order to be reimbursed for these items, the participant must be able to provide a licensed medical practitioner's specific written diagnosis and recommendation.

The Excluded Items list contains a partial list of examples of those things which cannot be reimbursed through The Choice Account. Unless an item is used for an exclusively medical purpose, it is considered either general use or cosmetic and is therefore not reimbursable.

If, after reading through these lists, you have a question regarding a specific item please contact the LFS' Customer Service Helpline by phone at 800-662-5970 or by email at helpline@lfsc.com.

Medical-Only List (Allowable items for reimbursement)

- Antacids
- Allergy medications and cold medications, sinus medications, nasal sinus sprays
- Pain relievers
- Anti-diarrhea medicine, laxatives (Ex-Lax)
- Menstrual cycle medications for pain and cramp relief
- Cough drops, throat lozenges, nasal strips
- Nicotine gum or patches for stop-smoking purposes
- Special medicated ointment or cream for sunburn (not just regular moisturizers)
- Muscle/joint pain ointments (BenGay, Tiger Balm, Icy Hot, etc.)
- Pedialyte for ill child dehydration
- Medications that used to be a prescribed drugs
- First aid cream, Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments
- Visine and other such eye products
- Suppositories and creams for hemorrhoids
- Sleeping aids (A close call - only if used to treat an occasional problem with insomnia. But if taken on a regular ongoing basis, it requires a medical practitioner's note diagnosing a sleep disorder and recommending the sleep aid)
- Motion sickness pills
- Bandages, gauze pads, first aid kits, cold/hot packs for injuries, rubbing alcohol, liquid adhesive for small cuts, carpal tunnel wrist supports
- Reading glasses, contact lens solutions
- Pregnancy test kits, condoms, spermicidal foam
- Thermometers (ear or mouth)
- Incontinence supplies

Dual-Purpose List (Can have both a medical use and a general use)

Requires a medical practitioner's specific written diagnosis and recommendation. The IRS has agreed that administrator's cannot rely on a participant's certification alone.

- Sleeping aids when used on a regular ongoing basis
- Weight-loss drugs to treat a specific disease (obesity, high blood pressure, etc.)
- Pills for persons who are lactose intolerant (Lactaid)
- Nasal sprays for snoring
- Orthopedic shoes and inserts (for orthopedic shoes, you can only be reimbursed for the extra cost over buying non-orthopedic shoes)
- Sunscreen
- Acne treatment (RARELY reimbursable - it is usually cosmetic, only improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease)
- Glucosamine/Chondroitin for arthritis or other medical condition, St John's Wort for depression
- OTC hormone therapy and treatment for menopause to treat symptoms such as hot flashes, night sweats, etc.
- Dietary supplements or herbal medicines to treat a specific medical condition (**in narrow circumstances** - medical practitioner tells you to take 1000mg of vitamin B-12 daily to treat a specific vitamin deficiency, or to take vitamin B for scurvy)
- Prenatal vitamins
- Fiber supplements (**in narrow circumstances** -only if taken for a limited time to treat a specific medical condition, not if used daily as a supplement)

Excluded Items

- Toothpaste, toothbrushes (electric or otherwise) **even if a dentist recommends special ones to treat a condition**
- Chapstick
- Face cream, moisteners, suntan lotion
- Medicated shampoos and soaps
- Daily vitamins & supplements