

**SAMPLE OVER THE COUNTER MEDICINES**  
**Used Primarily for Medical Care**

<b><i>These Are Typically Reimbursable with Proper Claim Substantiation. No recommendation from a health care provider is needed.</i></b>	
<i>Type of Drug</i>	<i>Examples *</i>
Allergy Prevention & Treatment	Benadryl, Sudafed, Actifed, Chlor-Triameton, and Nasalcrom
Antacids and Acid Reducers	Gas-X, Maalox, Mylanta, Tums, AXID AR, Pepcid AC, Prilosec OTC, Tagamet HB, and Zantac 75 AXID AR, Pepcid AC, Prilosec OTC, Tagamet HB, and Zantac 75
Anticandial	Femstat 3, Gyne-Lotrimin, Mycelrx-7, Monistat 3, 7 and Vagistat-1
Antihistamines	Actidil Syrup and Capsules, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimeton, Contac, Dimetane, Drixoral, Nyquil, Sudafed, Tavist-1, and Triaminic
Antidiarrheal and Laxatives	Ex-Lax, Pepto-Bismol, Immodium A.D. and Kaopectate
Anti-fungal	Lamisil AT, Lotramin AF, and Micatin
Anti-itch Lotions and Creams (e.g., for athletes foot, jock itch, bug bites, poison ivy)	Bactine, Caldecort, Cortaid, Hydrocortisone, and Lanacort, Calamine Lotion, Benadryl Cream, Caladryl, Cortaid, Lamisil AT, Lotramin AF, and Micatin
Cold Sore/Fever Blister	Abreva Cream
Cough Suppressants	Robitussin, Vicks 44, Chloraseptic
Decongestant/Nasal Decongestant and Cold Remedies	Advil Cold and Sinus, Afrin, Afrinol, Aleve Cold and Synus, Children's Advil Cold, Duration, Dristan Long Lasting, Neo-Synephrine-12 Hour, Orrivin, Sudafed, Tavist-D, Tylenol Cold and Flu, Thera-flu, Alka Seltzer Cold and Flu, Nyquil, Actidil Syrup and Capsules, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimeton, Contac, Dimetane, Drixoral, Sudafed, Tavist-1, and Triaminic
Diaper Rash Ointments	Balmax and Desitin
Eye Drops for Allergy/Cold Relief	Ocu Hist
Hemorrhoid Treatments	Preparation H, Hemorid, and Tronolane
Internal Analgesic/antipyretic	Advil, Aleve, Children's Motrin, Nuprin, Exedrin, Tylenol, Bayer
Menstrual Cycle Medications	Midol, Pamprin and Premysyn PMS
Migraine	Advil Migraine Liqui-gels, Excedrin Migraine, Motrin Migraine Pain
Motion Sickness Medication	Dramamine and Marizine
Nicotine Gum or Patches and Smoking Cessation Aids	Nicorette, Nicotrol, and Nicodin
Pediculicide (head lice)	Nix
Poison Ivy Protection	Ivy Block
Smoking Cessatin	Commit, Nicoderm CQ, Nicorette, Nicotrol
Toothache and teething pain relievers	Orajel

## DUAL PURPOSE MEDICINES

<b><i>Permissible only with Doctor's Verification Listing Diagnosis of a Medical Condition and Recommendation for Medication.</i></b>
Anti-baldness/hair loss/hair replacement/such as <i>Rogaine</i> , but only if to replace hair loss due to a medical condition and not for balding due to age.
Medicated shampoo to treat a specific medical condition like psoriasis and only the amount in excess of the cost of normal shampoo. Many plan sponsors may exclude completely to avoid having to determine whether the cost of a medicated shampoo exceeds the cost of regular shampoo.
Dental fluoride treatments, special mouthwashes, or treatments for gingivitis
Fiber supplements such as <i>Benefiber</i> and <i>Metamucil</i> .
Glucosamine/chondroitin for arthritis or other medical condition (not reimbursable if taken for overall joint health).
Herbal supplements used to treat a specific disease such as <i>St. John's Wort</i> for depression.
Nose strips for proper breathing or other medical conditions.
Retin-A and other acne medicines (not reimbursable if used for cosmetic purposes such as wrinkle reduction).
Snoring cessation aids and medications such as <i>Breathe Right Spray</i> , <i>Snorezz</i> .
Weight loss/dietary supplements must be for a specific medical condition such as obesity.

## Over the Counter Medical Products and Devices

<b><i>Permissible Products for Medical Care with Proper Claim Substantiation.</i></b>		
<b>Product or Device</b>	<b>Medical Care, Dual Purpose or General Well Being</b>	<b>Comments</b>
1. Crutches	Medical Care	Crutches are primarily used when there is a leg or foot injury.
2. Bandages such as Band-aids, gauze, ace bandages	Likely Medical Care	Band-aids and gauze are arguably used to prevent infection where there is an imminent probability of infection. Ace bandages and other similar products are typically used to support bone and/or joint injuries.
3. Condoms and other contraceptive devices	Likely Medical Care	These prevent disease and pregnancy where there is imminent probability of either. IRS has informally indicated that these should be reimbursable.

- *This list is not an exhaustive list and is intended to give examples of some of the most common brand names of OTC drugs.*

*Excerpts taken from The Employers Council on Flexible Compensation list of example OTC Drugs*

**Over the Counter Medicines  
Not Reimbursable**

<i>Medicines or Other Products That are Not for Medical Care</i>
Deodorants.
Face creams, moisturizers, eye creams, and wrinkle reducers.
Hair removal treatments and waxes.
Mouth washes, antiseptics and oral anesthetics.
Teeth Whitening kits, and powders.
Toothpaste/toothbrushes (even if recommended for Gingivitis).
Vitamins taken to improve overall-health.