



## Examples of OTC Items Reimbursable Through a Limited-Purpose Health Flexible Spending Account (FSA)

Effective January 1, 2011 over-the-counter drugs and medicines are not reimbursable through your flex account unless prescribed by a medical practitioner to treat a specific medical condition. (RX/DX)

The IRS has given little guidance on specific items reimbursable through a limited-purpose health FSA. Revenue Ruling 2004-45, HSAs: Interaction With Other Health Arrangements, states:

*“Permitted coverage” (whether through insurance or otherwise) is coverage for accidents, disability, dental care, vision care, or long-term care. Section 223(c)(2)(C) also provides a safe harbor for the absence of a preventative care deductible.*

	<b>Eligible in 2011 &amp; Future</b>
<b>Smoking Cessation Supplies</b>	
Nicotine gum	Possibly, with RX/DX
Nicotine patches	Possibly, with RX/DX
<b>Vision Supplies</b>	
Contact Lens Materials and Equipment	Yes
Eye Drops	Possibly, with RX/DX
Eyeglass Cleaners	Yes
Reading glasses	Yes
<b>Dental Items</b>	
Denture Adhesives	Yes
Occlusal Guards to Prevent Teeth Grinding	Yes
Prescribed Fluoridation Devices	Possibly, with RX/DX
Toothache and Teething Pain Relievers	Possibly, with RX/DX
<b>Preventative Items</b>	
Blood Pressure Monitoring Devices	Yes
Blood Sugar Test Kit and Test Strips	Yes
Glucose Monitoring Equipment	Yes
Pregnancy Testing Devices	Yes
Prenatal Vitamins, if Pregnant	Possibly, with RX/DX