Flexible Spending Account –
Over-the-Counter Expenses

Allowable Over-the-Counter Expenses

The list of OTC items that remain eligible without a prescription include, but are not limited to band aids, braces & supports, contact lens solution, elastic bandages & wraps, first aid supplies and reading glasses. The following is a condensed list of eligible over-the-counter expenses.

- Bandages
- Band-aids
- Blood pressure monitors and kits
- Braces and supports
- Carpal tunnel wrist supports
- Catheters
- Cold/hot pack for injuries
- Condoms
- Contact lens solution
- Crutches
- Denture adhesives
- Diagnostic tests & monitors
- Elastic bandages & wraps
- Ear plugs
- First aid kits
- Gauze pads
- Heating pads
- Hot water bottles
- Incontinence supplies
- Insulin
- Liquid adhesive for small cuts
- Medicine dropper/spoon
- Ostomy products
- Reading glasses
- Sitz bath
- Thermometers
- Wheelchairs, walkers, canes

OTC drugs and medicines, with the exception of insulin are considered ineligible unless you have a prescription from your physician. Your EBPA Benefits Card can be used for allowable OTC medical supplies and equipment. The EBPA Benefits Card can also be used for prescribed OTC drugs and medicines as long as the prescription is presented to the pharmacist or the mail order/web-based vendor that dispenses the medication. Proper records must be maintained.

Over-the-Counter Expenses Requiring a Prescription

The list of OTC items that will require a prescription include, but are not limited to acne medicine, allergy medicine, cough, cold and flu medicine, eye drops, indigestion medicine, laxatives, nasal sprays/drops, ointment for cuts/burns/rashes, and pain relievers.

- Acne medicine
- Allergy & sinus medication
- Antacids
- Antibiotic products
- Anti-diarrhea medicine
- Asthma medications
- Bactine
- Ben Gay or products for muscle or joint pain
- Bug bite medications
- Calamine lotion
- Cold sore relief
- Cough & cold medicine
- Diaper rash ointments
- Digestive/Stomach medications
- Ear drops
- Eye drops
- First aid cream
- Hemorrhoidal cream
- Lactose intolerance medicine
- Laxatives
- Motion sickness pills
- Nasal sinus sprays
- Nicotine gum or patches
- Pain relievers
- Sinus medications
- Sleep aids & sedatives
- Spermicidal foams/gel
- Sun block & Sun screen
- Throat lozenges
- Wart remover treatments
- Yeast infection treatments

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