



# Over-the-Counter (OTC)

## ELIGIBLE EXPENSE WORKSHEET



The Medical/Dental Expense Account (MDEA) allows an employee to set aside pre-tax dollars for medical and dental expenses including some over-the-counter (OTC) items or drugs. Reimbursable OTC items or drugs are those which are used to alleviate or treat personal injuries or sickness. OTC items or drugs that are merely beneficial to the general health of the employee, spouse or dependent are not reimbursable under the MDEA. Please note that this is not a complete list, but is intended to provide Plan participants with examples to help determine what OTC items may be an eligible expense.

### ELIGIBLE OTC MEDICAL SUPPLIES

- Adult incontinence products (e.g. Depends)
- Antiseptics, Wound Cleaners
- Baby Electrolytes
- Bandage Wraps and Band-Aids
- Birth control products (e.g. prophylactics)
- Breast pumps & lactation supplies
- Contact Lens Solution and Supplies
- Denture Adhesives, Repair, Cleansers
- Diabetic Insulin and Supplies
- Feminine Hygiene Products
- First aid supplies (e.g. band-aids)
- Glucosamine (or Chondroitin)
- Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers)
- Hearing Aid/Medical Batteries
- Heating pads, hot water bottles, heat wraps (e.g. ThermaCare)
- Medicine dropper/spoon
- Motion sickness devices
- Orthopedic inserts
- Personal Protective Equipment (masks, hand sanitizer, sanitizing wipes)
- Pre-natal vitamins
- Reading Glasses and Maintenance Accessories
- Sunscreen (Broad Spectrum SPF 15+)
- Supports/braces (e.g. ankle, knee, wrist, therapeutic glove)

### ELIGIBLE OTC DRUGS AND MEDICINES (NO LONGER REQUIRING PRESCRIPTION)

- Acne medications
- Allergy and sinus medications (e.g. Benadryl, Claritin, Sudafed)
- Anti-fungal medications (e.g. Lotramin AF)
- Anti-itch medications (e.g. Caladryl)
- Cold sore medications
- Cough, cold & flu remedies
- Decongestants
- Diaper rash ointments
- Ear supplies (e.g. wax removal)
- First aid creams and ointments
- Gastrointestinal aids (e.g. antacids, anti-diarrhea medicines, non-fiber laxatives, nausea medications)
- Motion sickness pills
- Nasal sprays for congestion (e.g. Afrin)
- Pain relievers (e.g. aspirin, Excedrin, Tylenol, Advil, Motrin)
- Sleeping aids
- Smoking cessation medications (e.g. nicotine gum or patches)
- Suppositories
- Toothache relievers (e.g. Orajel)
- Topical ointments for gingivitis
- Wart remover medications
- Yeast infection creams (e.g. Monistat)

### DUAL-PURPOSE ITEMS (REQUIRE A CERTIFICATE OF MEDICAL NECESSITY)

Do NOT use your Card to pay for dual-purpose items unless you have a completed Certificate of Medical Necessity\* from your health care provider (e.g. primary doctor, specialist.) on file with BRI. This will need to be submitted once per plan year.

- Calcium supplements
- Dietary/weight loss supplements
- Ear Plugs
- Fiber supplements
- Herbal medicines
- Homeopathic remedies
- Hormone therapy
- Joint supplements
- Nasal strips (e.g. Breathe Right)
- Omega 3 supplements
- Vaporizers/humidifiers
- Vitamins/minerals/supplements

### INELIGIBLE/NON-REIMBURSABLE OTC ITEMS

DO NOT use your Card to pay for ineligible items.

- Aromatherapy
- Baby diapers, bottles, cups, wipes, oil
- Cosmetics
- Deodorants, Shampoos, Soap
- Diet drinks or food
- Face creams, lotions, moisturizers
- Hair removal products
- Insect repellants
- Lip balms (e.g. Chapstick, Blistex)
- Mouthwashes
- Multi or one-a-day vitamins
- Shaving creams or lotions
- Sport energy liquids, bars, etc.
- Stay awake aids (e.g. No Doz)
- Suntan lotion
- Teeth whitening products
- Toiletries
- Toothbrushes, toothpaste, floss, mouthwash
- Wrinkle reducers



Visit [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) to access all State of Minnesota pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more!

