

Eligible OTC Medical Supplies

- Use Medical FSA/HRA funds on your Beniversal® Card to pay for these items at IIAS or 90% Merchants². (Save your itemized receipt for possible followup request.)
- For claim reimbursement, submit the itemized receipt with your completed claim form.

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| • Adult incontinence products (e.g. Depends) | • Ear supplies (e.g. ear plugs) | • Heating pads, hot water bottles |
| • Birth control products (e.g. prophylactics) | • First aid supplies (e.g. band-aids) | • Insulin & diabetic supplies |
| • Contact lens solution | • Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers) | • Medicine dropper/spoon |
| • Denture adhesives | • Hearing aid batteries | • Motion sickness devices |
| | • Heat wraps (e.g. ThermaCare) | • Supports/braces (e.g. ankle, knee, wrist, therapeutic glove) |

OTC Drugs and Medicines Requiring A Prescription

- Use Medical FSA/HRA funds on your Beniversal Card to pay for OTC drugs and medicines filled as a prescription (Rx) through the pharmacy at an IIAS or 90% Merchant. (Save your itemized receipt for possible followup request.)
- For claim reimbursement, submit a completed claim form along with: 1) a customer receipt identifying the name of the person for whom the prescription applies, the date and amount of the purchase, and an Rx number; or 2) a customer receipt that reflects the date and the amount of the purchase, along with a copy of the prescription.

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

Dual-purpose Items

For claim reimbursement, submit a completed claim form along with the itemized receipt and Certification of Medical Necessity form available at www.BenefitResource.com

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| • Calcium supplements | • Homeopathic remedies | • Vaporizers/humidifiers |
| • Fiber supplements | • Hormone therapy | • Vitamins/minerals/supplements |
| • Foot insoles | • Joint supplements | |
| • Herbal medicines | • Nasal strips (e.g. Breathe Right) | |

Ineligible OTC Items

Do not submit for reimbursement.

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| • Baby diapers | • Insect repellants | • Teeth whitening products |
| • Cosmetics | • Lip balms (e.g. Chapstick, Blistex) | • Toiletries |
| • Deodorants, Shampoos, Soap | • Mouthwashes | • Toothpaste, toothbrush |
| • Face creams, lotions, moisturizers | • Sport energy liquids, bars, etc. | • Wrinkle reducers |
| • Feminine hygiene products | • Stay awake aids (e.g. No Doz) | |
| • Hair removal products | • Suntan lotions | |

¹Please note that this is not a complete list, but is intended to provide Plan participants with examples of OTC items that may be eligible. (Limited Medical FSA/HRA Plan participants should check their Plan Highlights to see if OTC items are eligible.)

Up-to-date information is available at www.BenefitResource.com.

²An IIAS merchant has an Inventory Information Approval System (IIAS) that can automatically identify eligible medical expenses.

A 90% merchant has registered with a national organization, certifying that 90% or more of its revenue is from the sale of eligible medical items.

A list of these merchants is available at www.BenefitResource.com.

Note: The ability to purchase certain OTC items with the Beniversal Card may vary by merchant, based on how the individual merchant implements IIAS. Benefit Resource uses the SIGIS IIAS industry standard to determine claim eligibility.