

Over-the-Counter Drugs and Medicines

Purchasing and Getting Reimbursed for OTC Items Using Your WageWorks Account

You may use your WageWorks® Flexible Spending Account (FSA), Health Savings Account (HSA), Health Reimbursement Arrangement (HRA) to pay for over-the-counter (OTC) drugs and medicines if you get a prescription for the OTC items from your healthcare provider first.

Here's what you need to do:

1. When you visit your healthcare provider, simply ask him or her to write you a prescription for the OTC item you use to treat your medical condition. The prescription must comply with state prescription laws, but generally, if the prescription is written on a prescription pad, it should be sufficient.
2. Your pharmacist processes the prescription. Make sure you have your prescription for OTC item filled by an IIAS pharmacy. Visit www.sigis.com for a current list of IIAS merchants.
3. You may purchase the OTC item using your WageWorks Healthcare Card. See notes below for more details.
4. If you prefer to submit a claim to be reimbursed, you need to submit both the receipt and a copy of the prescription.



Using Your WageWorks Healthcare Card to Make OTC Purchases

You may purchase an OTC item using your WageWorks Healthcare Card if a valid prescription for the OTC item is presented at the time of purchase, and the purchase is made at a pharmacy counter and dispensed as a prescription item.

To use your card at an IIAS pharmacy, you need to present the prescription along with the OTC item to a pharmacist. The pharmacist then dispenses and processes the purchase of the OTC item in accordance with applicable law. The purchase is then classified as a prescription, and no further action is required.

If a purchase is made at a non-IIAS pharmacy, you need to submit either the receipt listing an Rx number or the prescription along with a receipt detailing the purchase for verification and to avoid having your WageWorks Healthcare Card suspended.



OTC Item Reimbursement Eligibility

As a general rule, any OTC drug or medicine that you take orally or topically requires a prescription to be eligible for reimbursement under your WageWorks FSA, HSA, or HRA. Also as a general rule, medical devices (such as monitors), supplies (such as bandages and contact lens solution), and insulin and diabetic supplies do not require a prescription to be eligible for reimbursement.

Summary of Common Items that Can and Cannot be Reimbursed Without a Doctor's Prescription

Can Be Reimbursed Without a Prescription	Cannot Be Reimbursed Without a Prescription
Bandages and related items (over-the-counter)	Acne treatments
Birth control (over-the-counter)	Allergy & sinus medicine and products
Blood pressure monitors	Antacids
Cholesterol test kits and supplies	Antibiotic ointment
Condoms	Aspirin or other pain relievers
Contact lenses, cleaning solutions, etc.	Asthma medicines or treatments
Crutches, canes, walkers or like equipment (purchase or rental)	Canker & cold sore treatments
Dentures, bridges, etc.	Chest rubs
Diabetic monitors, test kits, strips and supplies	Cold & flu medicines
Eye related equipment/materials	Corn and callus removers
Eyeglasses (over-the-counter)	Cough drops & sore throat lozenges
Fertility monitors (over-the-counter)	Cough syrup
First aid kits (over-the-counter)	Diaper rash ointments and creams
Hearing aids and batteries	Ear drops & wax removal
Incontinence supplies	Gastrointestinal medications
Insulin, testing materials and supplies	Herbal or homeopathic medicines
Magnetic therapy (over-the-counter)	Laxatives
Medical equipment (for treatment of medical condition) & repairs	Lice treatments
Medical supplies (for treatment of a medical condition)	Motion & nausea medicines
Monitors & test kits (over-the-counter)	Over-the-counter products for dental, oral and teething pain
Occlusal guards to prevent teeth grinding	Pain relievers
Orthotics	Propecia (for treatment of a medical condition)
Orthopedic and surgical supports	Retin-A (for non-cosmetic purposes)
Ovulation monitor (over-the-counter)	Sleep aids
Pregnancy tests (over-the-counter)	Sunblock (SPF30 and above)
Reading glasses (over the counter)	Toothache and teething pain relievers
Urological products	Wart removal treatments
Wheelchair and repairs	
Wound care (over-the-counter)	