

OVER-THE COUNTER ELIGIBLE ITEMS

While we cannot provide an exhaustive list of medications, the following chart should provide some clarity on what is payable, what is payable with a medical necessity form, and what is not payable.

Eligible Items	Items that Require a Medical Necessity Letter	Excluded Items
Antacids	Sunscreen	Toothpaste
Allergy Medicine	Medicated Shampoo	Toothbrush
Pain Relievers	Sleeping Aids	Chapstick
Cold Medicine	Weight Loss Drugs	Face Cream
Anti-diarrhea medicine	Pills for Lactose intolerance	Moisteners
Laxatives	Nasal Sprays for Snoring	Suntan Lotion
Menstrual pain/cramp relief products	Orthopedic Shoes and Inserts	One-A-Day Vitamins
Cough Drops	Acne Treatment	Feminine Hygiene Prod.
Throat Lozenges	Glucosamine/Chondroitin	
Sinus Medications	St. Johns Wart	
Nasal Sinus Sprays	OTC hormone therapies	
Nicotine Gum or Patches		
Special Ointment/Cream for Sunburn		
Products for Muscle or Joint Pain		
Pedialyte		
First Aid Cream		
Bactine		
Special Diaper Rash Ointments		
Calamine Lotion		
Bug Bite Medication		
Wart Remover Treatments		
Visine and other eye products		
Suppositories and creams for hemorrhoids		
Motion Sickness Pills		
Band-aids		
Bandages		
Gauze Pads		
First Aid Kits		
Cold/Hot Packs for Injuries		
Rubbing alcohol		
Liquid Adhesive for small cuts		
Reading Glasses		
Contact Lense Solution		
Carpal Tunnel wrist supports		
Pregnancy Test Kits		
Condoms		
Spermicidal Foam		
Thermometers		
Incontinence Supplies		
Nasal Strips		
Prenatal Vitamins		
Crutches		
Blood Sugar Test Kits		

When determining what is eligible, use the following criteria:

Would I be using this item "but/for" the medical condition?

If your answer were yes I would be using the item even without the medical condition (i.e. toothbrush, toothpaste) then it is not eligible. However, if I would not be using the item except for the medical condition it may be an eligible expense.

If there is a question as to whether an expense is eligible, please check with Wellmark, who administers our accounts, prior to making your Medical Reimbursement Account Election.

