

All over-the-counter (OTC) medications and drugs must be prescribed by a physician to be eligible for reimbursement. This change was effective January 1, 2011, regardless of your plan year.

IMPORTANT: The following is a list of common medical, dental and vision related items and services. Crosby determines "Eligible" based on IRS guidance. Crosby's interpretation is subject to change without notice. This list is intended only as a general guideline because all submitted expenses will be reviewed on a case-by-case basis based on the documentation provided.

***In most cases,** a Dual Purpose item will require a medical practitioner note to verify medical necessity. A medical practitioner note may be written by a doctor of medicine, dentistry, podiatry, optometry, an authorized chiropractor, an alternative healer or other qualified medical practitioner and must contain the following: 1. date; 2. patient's name; 3. medical practitioner's name; 4. statement of medical necessity; 5. the prescribed treatment; and 6. the duration of treatment required.

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Abortion		Eligible	
Acne Treatment	Proactive, Stridex, Clean & Clear	Eligible	Yes, Rx Required
Acupuncture		Eligible	
Adoption, Pre-Adoption Medical Expenses		Eligible	
Air Conditioner		Dual purpose*	
Air Purifier		Dual purpose*	
Alcoholism Treatment		Eligible	
Allergy Relief	Oral Medications, Nasal Sprays & Patches	Eligible	Yes, Rx Required
Alternative Dietary Substitutes		Dual Purpose*	
Alternative Drugs & Medicines		Dual Purpose*	
Alternative Healers		Dual Purpose*	
Ambulance		Eligible	
Analgesics	Aspirin, Acetaminophen, Ibuprofen	Eligible	Yes, Rx Required
Antacids & Heartburn Relief	Alka-Seltzer, Mylanta, Milk of Magnesia	Eligible	Yes, Rx Required
Antibiotic Creams & Ointments, Hemorrhoid Preparations	Preparation H, Bacitracin, Neosporin	Eligible	Yes, Rx Required
Anti-Diarrheal	Imodium, Pepto-Bismol	Eligible	Yes, Rx Required
Anti-Itch & Hydrocortisone Creams	Benadryl, Caladryl, Cortaid	Eligible	Yes, Rx Required
Arthritis Pain-Relief	Capzasin, Activon	Eligible	Yes, Rx Required
Artificial Limbs		Eligible	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Artificial Teeth		Eligible	
Asthma Treatments	Rx required if over-the-counter	Eligible	
Automobile Modifications		Dual Purpose*	
Babysitting & Child Care		Not Eligible	
Bandages	Elastic, Gauze Pads, Band Aids	Eligible	
Behavioral Modification Programs		Dual Purpose*	
Birth Control Pills		Eligible	Yes, Rx Required
Birthing Classes		Dual Purpose*	
Blood Pressure Monitoring Devices		Eligible	
Blood Sugar Test Kits & Test Strips		Eligible	
Body Scans		Eligible	
Braille Books & Magazines		Eligible	
Breast Pumps		Eligible	
Breast Reconstruction Surgery Following Mastectomy		Eligible	
Calamine Lotion	Prescription Required	Eligible	Yes, Rx Required
Capital Expenses		Dual Purpose*	
Carpal Tunnel Wrist Supports		Eligible	
Cervical Pillow		Dual Purpose*	
Chelation Therapy		Eligible	
Chiropractors		Eligible	
Chondroitin/Glucosamine		Dual Purpose*	
Christian Science Practitioners		Dual Purpose*	
Circumcision		Eligible	
Co-Insurance Amounts		Eligible	
Cold Medicines	Tablets, Syrups, Drops, Lozenges	Eligible	Yes, Rx Required
Cold/Hot Packs		Dual Purpose*	
Condoms		Eligible	
Contact Lenses, Materials & Equipment		Eligible	
Co-Payments		Eligible	
Cosmetic Procedures		Not Eligible	
Cosmetics	Makeup, Lipstick, Cotton Swabs, Cotton Balls, Baby Oil	Not Eligible	
Counseling	Marriage and couples counseling are ineligible	Dual purpose*	
Crowns, Dental		Eligible	
Crutches		Eligible	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Dancing & Swimming Lessons		Dual Purpose*	
Deductibles		Eligible	
Dental Care	Toothache Relief, Temporary Filling, Denture Adhesives	Eligible	
Dental Floss, picks, brushes		Not Eligible	
Dental Sealants		Eligible	
Dental Treatments		Eligible	
Denture Care	Cleaners	Not Eligible	
Dependent Care Expenses		Not Eligible	
Diabetic Supplies		Eligible	
Diagnostic Items & Services		Eligible	
Diaper Rash Creams	A&D Ointment, Desinex	Eligible	Yes, Rx Required
Diapers		Not Eligible	
Diarrhea Medicine	Imodium, Kaopectate	Eligible	Yes, Rx Required
Diet Food		Not Eligible	
Dietary Supplements		Dual Purpose*	
Disabled Dependent Care Expenses		Dual Purpose*	
DNA Collection & Storage		Dual Purpose*	
Doulah		Not Eligible	
Drug Addiction Treatment		Eligible	
Drug Overdose Treatment		Eligible	
Dyslexia		Dual Purpose*	
Ear Care	Ear Drops, Ear Wax Removal	Eligible	Yes, Rx Required
Ear Plugs		Dual Purpose*	
Egg Donor Fees		Eligible	
Eggs & Embryos Storage Fees		Dual Purpose*	
Electrolysis or Hair Removal		Not Eligible	
Exercise Equipment or Programs		Dual Purpose*	
Eye Care	Contact Lens Lubricating Drops, Contact Lens Solution, Eye Patches, Reading Glasses	Eligible	
Eye Examinations		Eligible	
Face Creams		Not Eligible	
Face Lifts		Not Eligible	
Family Planning	Condoms, Contraceptive Creams, Pregnancy Test, Ovulation Predictor Kits	Eligible	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Feminine Care	Progesterone Cream, Estrogen Cream	Eligible	
Feminine Hygiene Products	Tampons, Pads, Feminine Washes	Not Eligible	
Fertility Treatments		Eligible	
Fiber Supplements		Dual Purpose*	
First Aid	Compresses, Bandages, Tape, Gauze Dressing, Adhesive Pads, Band-Aids	Eligible	
First Aid Kits		Eligible	
Flu Shots		Eligible	
Fluoridation Device or Services		Eligible	
Foot Care - Non -Medicines and Drugs	Arch & Insole Supports	Eligible	Yes, Rx Required
Foot Care - OTC Medicines and Drugs	Athlete's Foot Treatment, Nail & Foot Antifungal creams	Eligible	Yes, Rx Required
Founder's Fee		Not Eligible	
Funeral Expenses		Not Eligible	
Gambling Problem Treatment		Dual Purpose*	
Genetic Testing		Dual Purpose*	
Glucose monitoring equipment		Eligible	
Guide Dog: Other Aid Animals		Eligible	
Hair Care	Color, Shampoo, Conditioner, Brushes, Hair-Loss Products, i.e. Rogaine	Not Eligible	
Hair removal & Transplants		Not Eligible	
Hand Lotion		Not Eligible	
Health Club Fees		Dual Purpose*	
Health Institute Fees		Dual Purpose*	
Hearing Aids & Its Batteries		Eligible	
Hemorrhoid Treatments		Eligible	Yes, Rx Required
Home Care		Dual Purpose*	
Home Diagnostic Tests or Kits	Blood pressure, cholesterol, diabetes, colorectal, HIV, urine test, thermometers	Eligible	
Home Improvements	Exit Ramps, Widening Doorways	Dual Purpose*	
Homeopathic Medicines		Dual Purpose*	Yes, Rx Required
Hormone Replacement Therapy		Dual Purpose*	
Hospital Services		Eligible	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Household Help		Not Eligible	
Humidifier		Dual Purpose*	
Illegal Operations, Treatments, Drugs		Not Eligible	
Immunizations		Eligible	
Inclinor		Dual Purpose*	
Incontinence Supplies	For example Depends and Serenity Pads	Eligible	
Infertility Treatments		Eligible	
Insulin		Eligible	
Joint-Support Bandages & Hosiery		Dual Purpose*	
Laboratory Fees		Eligible	
Lactation Consultant		Dual Purpose*	
Lactation Supplies		Eligible	
Lamaze Classes	For mother only. Expenses for the coach or significant other do not qualify.	Dual Purpose*	
Language Training		Dual Purpose*	
Laser Eye Surgery	LASIK	Eligible	
Late Fees	For late payment of bills for medical services	Not Eligible	
Laxatives	Metamucil	Eligible	Yes, Rx Required
Lead-Based Paint Removal		Dual Purpose*	
Learning Disability Instructional Fees		Eligible	
Legal Fees, General		Dual Purpose*	
Lodging at a Hospital or Similar Institution		Eligible	
Lodging Not at a Hospital or Similar Institution	Up to \$50 per night if used primarily for and essential to medical care provided by a physician in a licensed hospital or medical care facility and there is no element of personal pleasure recreation or vacation in the travel	Dual Purpose*	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Lodging of a Companion	Will qualify if accompanying a patient for medical reason and all of the following conditions apply: up to \$50 per night if used primarily for and essential to medical care provided by a physician in a licensed hospital or medical care facility and there is no element of personal pleasure recreation or vacation in the travel	Dual Purpose*	
Lodging While Attending a Medical Conference		Not Eligible	
Marriage Counseling		Not Eligible	
Massage Therapy	Craniosacral Therapy, Myofacial Release	Dual Purpose*	
Mastectomy-Related Special Bras		Eligible	
Maternity Clothes		Not Eligible	
Mattresses		Not Eligible	
Meals at a Hospital or Similar Institution		Eligible	
Meals Not at a Hospital or Similar Institution		Not Eligible	
Meals of Companion		Not Eligible	
Meals; Attending a Medical Conference		Not Eligible	
Medical Alert Bracelet or Necklace		Eligible	
Medical Conference Admission, Transportation, Meals		Dual Purpose	
Medical Information Plan Charges		Eligible	
Medical Monitoring & Testing Devices		Eligible	
Medical Newsletter		Not Eligible	
Medical Records Charges		Eligible	
Menstrual Pain Relievers	For example, Midol	Eligible	Yes, Rx Required
Mileage for Medical Appointment	Expenses for Transportation Primarily for & Essential to Medical Care	Eligible	
Mineral Supplements		Dual Purpose	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Missed Appointment Fees		Not Eligible	
Morning After Contraceptive Pills		Eligible	Yes, Rx Required
Motion Sickness Treatment	Dramamine, Patches, Bracelets, Bonine	Eligible	Yes, Rx Required
Mouthwash		Not Eligible	
Nail Care & Personal Grooming Items	Scissors, Nail Files, Nail Polish	Not Eligible	
Nasal Strips or Sprays		Dual Purpose*	
Nursing Services Provided By A Nurse or Other Attendant	Wages, employment taxes and other amounts paid for nursing services generally will qualify. If person is providing household and personal services, these do not qualify.	Dual Purpose*	
Nutritional & Dietary Supplements	Bars, Milkshakes, Power drinks	Dual Purpose*	
Occlusal Guards to Prevent Teeth Grinding		Eligible	
Operations		Eligible	
Optometrist		Eligible	
Organ Donors/Transplants		Eligible	
Orthodontia		Eligible	
Orthopedic Shoes & Inserts		Dual Purpose*	
Osteopath Fees		Eligible	
Ovulation Monitor		Eligible	
Oxygen		Eligible	
Patterning Exercises		Eligible	
Personal Hygiene	Deodorant, Soap, Body Powder, Shaving Cream, Razors, Feminine Care, Sanitary Products	Not Eligible	
Personal Trainer Fees		Dual Purpose*	
Physical Exams		Eligible	
Physical Therapy		Eligible	
Pregnancy Test Kits		Eligible	
Prenatal Vitamins	Eligible if taken during pregnancy	Eligible	
Pre-Payment		Not Eligible	
Psychiatric Care		Eligible	
Psychoanalysis		Dual Purpose*	
Psychologist		Dual Purpose*	

Item	Example/Notations	Eligible?	OTC Medicine or Drug Requiring physician's prescription
Radial Keratotomy		Eligible	
Retin-A	For Treatment of Acne	Dual Purpose*	
Rolfing®		Dual Purpose*	
Routine Dental Care	Toothpaste, Toothbrush, Electric Toothbrush, Floss, Mouthwash Including Antibacterial Mouthwash & Fluoride Rinse, Breath Strips, Teeth-Whitening	Not Eligible	
Rubber Gloves		Dual Purpose*	
Rubbing Alcohol		Eligible	
Safety Glasses	Prescription Only	Dual Purpose*	
Screening Tests		Eligible	
Shampoo Treatments Relating to Treatment of Lice	A200, Rid	Eligible	Yes, Rx Required
Shipping & Handling Fees		Eligible	
Skin Care	Skin & Body Moisturizing Lotion, Lip Balm	Not Eligible	
Sleep Aids	Tylenol PM, Sominex, Unisom	Eligible	Yes, Rx Required
Sleep Deprivation Treatment		Eligible	
Smoking Cessation Medications	Nicoderm, Nicorrett, Nicotine Gum, Smoking Cessation Patches	Eligible	Yes, Rx Required
Smoking Cessation Programs		Eligible	
Special Education Schools		Dual Purpose*	
Special Home for Mentally Handicapped		Dual Purpose*	
Sperm, Storage Fees		Dual Purpose*	
Spermicidal Foam		Eligible	Yes, Rx Required
Stem Cell Harvesting & Storage		Dual Purpose*	
Sterilization Procedures		Eligible	
Stomach/Digestive Relief	Pepto-Bismol, Imodium, Colace, Lactaid	Eligible	Yes, Rx Required
Student Health Fees		Not Eligible	
Sun Glasses	Prescription Lenses Only	Eligible	
Sun Screen		Eligible	Yes, Rx Required
Sunburn Creams & Ointments	Solarcaine	Eligible	Yes, Rx Required

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Supplements		Dual Purpose*	
Surrogate Expenses		Not Eligible	
Taxes on Medical Services & Products		Eligible	
Teeth Whitening		Not Eligible	
Telephone for Hearing-Impaired Persons		Eligible	
Television for Hearing-Impaired Persons		Eligible	
Therapy		Eligible	
Thermometers		Eligible	
Toiletries	Moisturizers, Toothpaste, Lotions, Antiperspirant, Lip Balm, Perfume, Cologne	Not Eligible	
Tooth & Mouth Pain Relief	Oragel, Anbesol	Eligible	Yes, Rx Required
Treadmill		Dual Purpose*	
Tuition For Special Needs Program		Dual Purpose*	
Ultrasounds		Eligible	
Umbilical Cord, Freezing & Storage		Dual Purpose*	
Urinary Pain Relief		Eligible	Yes, Rx Required
Vaginal Infection Treatment	Monistat	Eligible	Yes, Rx Required
Vaporizers		Dual Purpose*	
Varicose Veins Treatment		Dual Purpose*	
Vasectomy		Eligible	
Vasectomy Reversal		Eligible	
Veneers		Not Eligible	
Viagra		Eligible	
Vision Discount Programs		Not Eligible	
Vitamins		Dual Purpose*	
Walkers		Eligible	
Wart Removal Medication	Compound W	Eligible	Yes, Rx Required
Weight Loss Programs and/or Drugs Prescribed to Induce Weight Loss		Dual Purpose*	
Wheelchair		Eligible	
Wigs		Dual Purpose*	
X-ray fees		Eligible	