



Over-the-Counter Healthcare Purchases and Your WageWorks Account

You may use your WageWorks Healthcare Flexible Spending Account (FSA), WageWorks Health Savings Account (HSA), WageWorks HSA-Compatible FSA, and/or WageWorks 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.

How It Works

Simply ask your healthcare provider 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.

Your pharmacist processes the prescription. Make sure you have your prescription for the OTC item filled by a pharmacy that has an Information Inventory Approval System (IIAS). Visit www.sigis.com for a current list of IIAS merchants.

Using Your WageWorks Healthcare Card

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 WageWorks Healthcare Card at an IIAS pharmacy, simply present the prescription along with the OTC item to a pharmacist. The pharmacist then dispenses the OTC item and processes your purchase. Funds from your WageWorks healthcare account are used to purchase the OTC item.

To use your WageWorks Healthcare Card at a non-IIAS pharmacy, you'll need to verify your card transaction. Simply submit your receipt through your WageWorks online account or via the WageWorks EZ Receipts® mobile app to be reimbursed for your OTC purchase.



OTC Item Reimbursement Eligibility

The IRS determines which OTC items are eligible for reimbursement. Here are reimbursement guidelines for some of the most common OTC items; it's not meant to be a comprehensive list. Please check with your tax professional if you have questions about whether a particular expense is eligible for reimbursement.



OTC Items Reimbursed Without a Prescription

- Bandages and related items
- Contraceptives
- Fertility monitor
- First aid kits
- Monitors and test kits
- Ovulation monitor
- Pregnancy tests
- Reading glasses
- Sunscreen with SPF 15+ and "broad spectrum," sunburn creams and ointments
- Vision products
- Wound care



OTC Items Reimbursed With Letter of Medical Necessity

- Herbal or homeopathic medicines
- Magnetic therapy



OTC Items Reimbursed With a Prescription

- Acne treatments
- Allergy and sinus medicine and products
- Antacid
- Antibiotic ointment
- Aspirin or other pain relievers
- Asthma medicines or treatments
- Birth control
- Canker and cold sore treatments
- Chest rubs
- Cold and flu prevention medicine
- Corn and callus remover
- Cough drops and sore throat lozenges
- Cough syrup
- Dental, oral, and teething pain products
- Diaper rash ointments and creams
- Drugs and medicines
- Ear drops and wax removal
- Eye drops and treatments
- Gastrointestinal medication
- Lactose intolerance medication
- Laxatives
- Lice treatment
- Motion sickness medication
- Nasal strips
- Smoking cessation gum or patches
- Wart removal treatments