

Eligible OTC Medical Supplies

o Use your Beniversal® Prepaid Mastercard® (Card) to pay for these items at IAS or 90% Merchants².

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| • Adult incontinence products (e.g. Depends) | • First aid supplies (e.g. band-aids) | • Insulin & diabetic supplies |
| • Birth control products (e.g. prophylactics) | • Foot insoles | • Medicine dropper/spoon |
| • Breast pumps & lactation supplies | • Health monitors (e.g. blood pressure, cholesterol, HIV, thermometers) | • Motion sickness devices |
| • Contact lens solution | • Hearing aid batteries | • Pre-natal vitamins |
| • Denture adhesives | • Heat wraps (e.g. ThermaCare) | • Sunscreen (Broad Spectrum SPF 15+) |
| | • Heating pads, hot water bottles | • Supports/braces (e.g. ankle, knee, wrist, therapeutic glove) |

OTC Drugs and Medicines Requiring a Prescription

o Use your Card to pay for OTC drugs and medicines filled as a prescription (Rx) through the pharmacy at an IAS or 90% Merchant.

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

Dual-purpose Items

o We advise you **do not** use your Card to pay for dual-purpose items unless you have a completed Medical Necessity Directive Form³ from your health care provider (e.g. primary doctor, specialist.)

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

Ineligible OTC Items

o **Do not** use your Card to pay for ineligible items.

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

¹ Please note that this is not a complete list, but is intended to provide Plan participants with examples to help determine what OTC items may be an eligible expense. 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.

² An IAS merchant has an Inventory Information Approval System (IAS) 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.

³ The Medical Necessity Directive Form can be obtained from the Forms section at www.BenefitResource.com.

Note: Using your Card to purchase certain OTC items may vary by merchant, based on how the individual merchant implements IAS. Benefit Resource uses the SIGIS IAS industry standard to determine claim eligibility.

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