



Your HSA and Prescription Drugs

If you take an ongoing medication or even need an occasional prescription drug, you may be wondering how prescription drugs are handled under an HSA compatible medical plan.

How are prescription drugs covered? Under a high deductible plan, prescription drugs are covered the same as any other medical care such as a doctors' office visit or lab test. This means until you meet your deductible, you pay the full cost of the prescription drug at the pharmacy.

How can I reduce my prescription costs? Because you are spending money from your own pocket or from your HSA to pay for prescriptions, it is to your advantage to use network pharmacies, request generic drugs, and order maintenance medications through mail order.

Can I use my HSA to pay for OTC medicines? Reimbursement for some over-the-counter (OTC) medicines or drugs will be allowed only with a doctor's prescription. See the lists below for examples. For a complete list of qualified medical care expenses, refer to [IRS Publication 502](#).

OTC medicines that require a prescription to be eligible for reimbursement

Acid Controllers	Hemorrhoid Preps
Allergy & Sinus Medications	Laxatives
Antibiotic Products	Motion Sickness
Anti-Diarrheal	Pain Relief
Anti-Gas	Rash Ointments/Creams (including baby)
Anti-Itch & Insect Bite	Respiratory Treatments
Anti-parasitic Treatments	Sleep Aids & Sedatives
Cold Sore Remedies	Stomach Remedies
Cold, Cough & Flu	
Digestive Aids	

OTC medicines that do not require a prescription to qualify for reimbursement

Acne Creams	Eye Care
Anti-Fungal Foot Medication	Contact Lens Supplies
Antiseptic and Wound Cleansers	Family Planning Kits
Athletic Treatments	Fiber Laxatives
Band Aids	First Aid Supplies
Contraceptives	Infant Electrolytes and Dehydration Solutions
Braces and Supports	Infant Teething Pain Supplies
Catheters	Insulin And Diabetic Supplies
Denture Adhesives	Ostomy Products
Diabetic Testing and Aids	Reading Glasses
Diagnostic Tests and Monitors	Wheelchairs, Walkers And Canes
Elastic Bandages and Wraps	