

SIGIS: Special Interest Group for IAS Standards Eligible Product List Criteria July 22, 2025

IMPORTANT NOTICE:

In July 2025, the Eligible Product List Committee updated the criteria to clarify category eligibility rules and example products on multiple categories.

SIGIS has developed a list of health care over-the-counter items and other services that are considered eligible under Internal Revenue Code Sections 213, 105 and 125 rules. Using the criteria in this document, SIGIS determines whether a product or service qualifies or does not qualify as a medical expense under IRS Code Section 213(d), 105(b) and applicable IRS guidance under Code Section 125. This list is reviewed monthly by the SIGIS List Committee, a group of benefit plan administrators and industry experts, to assure the accuracy and integrity of the list. Additions and suggested eliminations from the list are to be referred to the Committee for monthly discussion and appropriate action.

The Eligible Product List (EPL) and regular updates may be downloaded and used by all SIGIS members per EPL End User License Agreement (EULA). Merchants certified by SIGIS or planning to be certified by SIGIS must use the Eligible Product List as a basis for identifying the items in their product database that would be eligible for submission as a SIGIS qualified healthcare product in a debit card authorization request. Benefit plan administrators may find the Eligible Product List and this List Criteria helpful in ensuring consistency between substantiation of card transactions at SIGIS merchants and other substantiation requests.

Information provided in this document is subject to change as new information becomes available and as rules and definitions change. Items deemed eligible at the time of review are not guaranteed future eligibility. Changes in law or regulations may cause changes to list eligibility for a group of products. In addition, physical product changes or product use changes may change the eligibility of a product. SIGIS periodically reviews the list based on new information and may reclassify the eligibility of a product.

1. Eligibility Status Definitions

Eligible Services for IAS Approval

Eligible services for inclusion in the IAS total include the provision of health care services including diagnostic tests, flu shots and other vaccinations and urgent care or primary care office visits including services provided at pharmacies or store.

Eligible Products for IAS Approval

Eligible Devices and Supplies / OTC Medicines and Drugs: Eligible products include OTC devices, supplies and other products that are for medical care and are primarily for a medical purpose. They include products, including OTC medicines or drugs with or without a prescription that diagnose, alleviate or treat existing or imminent injuries, illnesses or medical conditions, or used for the prevention of disease, or for the purpose of affecting the structure or function of the body. As a general rule, most of these products are of short-term use but some do treat chronic medical conditions. Qualified medical expenses include those over-the-counter items compliant with federal

tax rules under IRS Code Sections 213(d), 105(b) and 125 as outlined by the Internal Revenue Service. In these cases, the expense would not have been paid “but for” the disease or illness. Much of the guidance the IRS has provided relates to the deductibility of medical expenses, as reimbursement plans operate under overlapping sections of the Code. An expense is not deductible as medical care if the taxpayer would have paid the expense even in absence of a medical condition or is merely beneficial to general health. This includes Personal Protective Equipment (PPE) with the primary purpose of preventing the spread of the Coronavirus Disease 2019 (COVID-19 PPE), masks and all forms of alcohol-based hand rub (ABHR) sanitizers are considered eligible expenses. In order to be considered eligible the product must meet the Centers of Disease Control (CDC) and Prevention standards as it relates to COVID-19. OTC products that contain drug facts are not automatically eligible and are still subject to IRS Code Section 213(d). They must meet qualifications described above and treat a specific medical condition to qualify as a medical expense. **All dietary supplements, with the exception of glucosamine products, fiber laxatives and prenatal vitamins, are dual-purpose, regardless of product category due to the general wellness component.**

Manufacturer Kits may contain multiple items tied to a theme that are medical condition specific (for example, an emergency kit, breast pump supply kit, allergy kit). Since these kits contain multiple items, there may be eligible, dual-purpose and non-eligible items in a particular manufacturer's kit. In review, the primary purpose to treat a medical condition will be key in determining if the kit is eligible.

Merchant Bundles consist of multiple items designed to offer convenience to consumers during purchases. To qualify for listing, each individual item within the bundle must independently meet eligibility criteria listed in the Eligible Product List Criteria document. However, the bundles themselves will not be listed on the Eligible Product List. When assembling bundles, merchants must adhere to IRS guidelines regarding products intended "for the prevention and treatment of a medical condition" and avoid "stockpiling" (amounts purchased that cannot reasonably be used within a plan year). It is recommended that bundles primarily focus on products closely related to treating a specific medical condition. Bundles that include products that encompass a wide range of medical conditions may no longer support treating a medical condition for an individual consumer or households, potentially classifying them as general wellness rather than eligible medical items. Mystery box bundles selected by the merchant for the consumer are prohibited.

The user does not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement as long as the item is on the Eligible Products List for IIAS Approval. Taxes, mandated single use bag fees, shipping and surcharge/convenience fees (as permitted by law and card brand/network regulations) directly associated with the purchase of an eligible product can be included. On transactions that include both eligible and dual purpose/ineligible products, only the prorated portion of the mandated single use bag fees and shipping for the eligible product may be included for reimbursement.

Prescribed Drugs and Medicines, including Prescribed OTC: Drugs and medicines prescribed by a licensed medical professional and dispensed in accordance with state laws including the generation of an Rx Number are considered Eligible by the IRS. This includes OTC drugs and medicines other than dual-purpose. Since the prescription serves as the determination of medical eligibility in a merchant location with a properly configured Pharmacy and IIAS POS system, no additional checks are required. These items will not be listed on the Eligible Products list due to their separate processing rules.

Not Included as Eligible Products for IIAS Approval

Dual-purpose: Some products are considered dual-purpose. These products may have both a medical purpose and a personal hygiene, cosmetic or general health purpose. In order to be considered eligible, they must be used to treat a medical condition and cannot be used to improve or maintain general health unless prescribed by a licensed health care professional to treat a specific illness, condition or injury. **All dietary supplements, with the exception of glucosamine products, fiber laxatives and prenatal vitamins, are dual-purpose, regardless of product category due to the general wellness component.** These products may be eligible for reimbursement but require a Letter of Medical Necessity (LOMN) from a licensed healthcare professional stating the specific diagnosis or medical condition, the specific OTC medicine or product recommendation, why it is needed to treat the condition and the duration of the treatment. Consumers will follow the plan administrators process for submitting a manual claim reimbursement.

Ineligible: Products that are used for general health, cosmetic, or personal hygiene purposes are not reimbursable. Typically, these are not referred to as medicines or drugs and are not recognized to treat a medical condition. Expenses that are not reimbursable as medical care under IRS Code Section 213(d) and related sections of the federal tax code are ineligible. These include food supplements, toiletries, lotions and soaps, shampoos, and most herbal supplements. According to IRS Publication 502, you can't include in medical expenses the cost of nutritional supplements, vitamins, herbal supplements, "natural medicines", etc., unless they are recommended by a medical practitioner as treatment for a specific medical condition diagnosed by a physician. These items are taken to maintain your ordinary good health and aren't for medical care.

The source of the list includes most nationally-distributed, regularly-stocked items. As such, the following types of items will generally not be included: items specially created for an individual retailer (including but not limited to private label items); a local, regional, or specialty item; bonus items (e.g. 2 oz. free); BOGOS (buy one, get one), or other in-and-out types of packaging with limited availability or distribution. Although these items will not be included in the data, they may in fact be eligible. If such circumstances exist or if one feels other items meet the eligibility criteria then they can be submitted through the add process on the SIGIS website. These will be reviewed by the SIGIS List Committee and qualifying items will be added to the eligible product listing.

Because the source of the list is nationally-distributed, regularly-stocked products, private label and store branded products will generally not be available for inclusion on the standard list produced by SIGIS unless submitted by a member. It is understood that some of the private label and/or store brand items are, in fact, eligible under IRS Code Section 213(d), and therefore, can be processed through a certified SIGIS IIAS merchant. Merchants that choose to supplement their inventory of SIGIS identified eligible items with their own private label items are free to do so by following the process detailed in the Private Label Eligibility Criteria document. That document can be found at <https://sigis.org/download?ContentID=21400>.

2. Classifications and Examples

The following are types of products that typically would be included under each designation. These are strictly guidelines and do not represent an all-inclusive listing.

Eligible: Devices and Supplies

If the primary purpose of a product is for medical care, and there is no “normal” or general health use that is not medical, it could automatically qualify as eligible.

Category	Example	Comment
Acupressure Treatments	Sea Band, Flents EZ Travel Wrist Band, Acupressure Mats	Products that treat a medical condition, such as nausea or pain, are eligible. Acupressure mats with the primary purpose to treat pain are eligible. Weight-loss, calming or relaxation products are dual-purpose.
Breast Pumps and Breast-Feeding Supplies	Breast Pump (cost or rental fee) parts/accessories, Storage Bottles and Bags, Gel Pads, Pumping Bras, Nursing Bras with pain relief attributes, Nursing Pads, Nipple Shields, Conversion Kits, Lactation Stimulators	Products that directly aid lactation are eligible. Items not eligible include: Bottle Stands, Bottle Nipples, Cleaners, Freezer Blocks, Nursing Pillow and Covers, and Milk Coolers that are for the primary purpose of being an accessory to a pump or to aid in lactation as temporary storage will qualify. Milk Coolers not related to lactation or that have a dual-purpose, which may also store unrelated items, or products that are general coolers are not eligible.
Compression Hosiery	Medical Compression 30-40 and above; any compression of Anti-Embolism Stockings, Ulcer Care Compression, Plantar Fasciitis or Lymphedema	Products that treat condition-specific medical conditions such as embolism, ulcer care or lymphedema.
Contraceptives	Condoms (with and without spermicide) – Trojan, Durex, Lifestyle	See also Contraceptives under OTC Drugs and Medicines for products that include an active drug ingredient.
Cotton Balls, Rolled Cotton, Cotton Applicators	US Cotton Sterile Cotton Balls and Rolls	Only Sterile cotton products are eligible. Non-sterile products are dual-purpose.
Dental Repair	Dentek Temparin, DOC Recapit	Temporary dental repair products are eligible.
Denture Adhesives, Repair, and Cleansers	PoliGrip, Benzodent, Plate Weld, Efferdent	Denture cleaners and maintenance products are eligible. See also Denture Pain Relief under OTC Drugs and Medicines for products that include an active drug ingredient.
Diabetes Care	One Touch Meters & Strips, Softclix Lancets & Device, Monoject insulin syringes; Dex 4 glucose products	Testing (meters, strips, lancets, alcohol swabs), dosing (syringes, pens, etc.), glucose are eligible. Personal Care, such as moisturizers are ineligible or dual-purpose.
Diagnostic Products (Includes thermometers, blood pressure monitors, cholesterol testing, pulse oximeters, drug, alcohol and body fat testers)	Braun Forehead Thermometer, Nexcare Thermometer, Lifescan BP Monitor, Cholestak, Azo UTI Test Strips, Quest Pulse Oximeter, Baby Diagnostic Monitors	Includes devices that monitor, screen or test for the presence of disease, dysfunction of the body or for other medical conditions. Also, includes baby monitors that measure and monitor factors that affect baby’s health. Scales that measure factors like body mass index (BMI), body fat, etc. are eligible. Gender reveal, general wellness or other items that don’t diagnose a medical condition are not eligible.

Diagnostic Trackers	The Aura Pulse, Evie Ring	The intended use and marketing must be primarily for medical diagnostic purposes and measure valuable vital signs (e.g., body temperature, blood pressure, respiration, glucose, heart rate, oxygen saturation, electrocardiogram), and not performance enhancement or general health. Activity and lifestyle trackers that primarily measure general wellness factors (e.g. step trackers only), and/or include non-health related features are not eligible (phone, texts, calendar, GPS distance trackers, etc.).
Diapers – Juvenile Incontinence	GoodNites, Under Jams	Products marketed for juvenile incontinence only. Regular diapers and training pants are not eligible.
Downloadable Apps with Medical Functions for tablets and smartphones		App cost could be a medical expense if used for medical purpose only (i.e. track heart rhythm). Apps that include function for general wellness are not eligible.
Durable Medical Equipment	Wheelchairs, Crutches, Oxygen Machines	Durable medical equipment can be included when the manufacturer provides UPC, or merchants can mark non-UPC tagged items as private label items. See Home Health Care for additional criteria.
Ear Care	Bionix Oto Clear, Select Nutrition Ear Wax Candle, Ear Dryers	Ear syringes, ear wax removal devices, ear candles. See also Ear Care under OTC Medicines and Drugs for products that include an active drug ingredient.
Enema Syringes, Combo Enema/Douche Systems	Bags, Syringes	Devices are eligible.
Eye Care	Contact lens care, eyeglass repair kits	Products used to maintain corrective lenses and frames are eligible. Post-surgical eye protection is eligible. Blue light blocking technology is allowed as long as vision corrective component is present in the product. Wipes & cleaners must be marketed for eyeglasses-only.
Eye Compresses	Heated or cooling eye compress devices.	Products with heating or cooling compression for the primary purpose to relieve dry eyes or migraines are eligible. Eye compresses for general relaxation or comfort are dual-purpose.
Face Mask for prevention of COVID-19	N95, KN95, Disposable Face Mask, 3M Daily Face Mask	For the prevention of COVID-19 based on CDC guidelines. Disposable Mask must meet the following criteria: (1) Multiple layers of non-woven material, (2) Nose wire. Cloth Mask must meet the following criteria: (1) Multiple layers of tightly woven breathable fabric, (2) Nose wire, (3) Mask should block light when held up to bright light source. Masks with exhalation valves or vents are not eligible. Gaiters and Face shields are not eligible.
Family Planning	EPT, Clearblue Fertility Monitor	Pregnancy, ovulation and fertility kits are eligible. Dietary supplement only products are not eligible. Gender reveal kits are not eligible.

First Aid Dressings & Supplies	Band Aid, 3M Nexcare, J&J First Aid, non-sport tapes, Simply Saline Wound Wash	Protects and treats wounds. Saline wound washes are eligible. Bandages impregnated or coated with a medicated product are eligible. Tapes and bandages indicated as "Athletic" or "Sport" are eligible unless marketed as performance enhancing.
First Aid Wound and Skin Protectants	Vaseline Healing Petroleum Jelly, Aquaphor Healing Ointment, Eucerin Healing Ointment	Protects wounds, burns, scrapes etc.
Foot Care Treatments	Corn & callus cushions & pads, corn & callus remover implements; therapeutic insoles, orthotic inserts, arch supports, heel cups	Products that have a primary purpose to treat specific ailments are eligible; products for general use or comfort are dual-purpose.
Glucosamine &/or Chondroitin	Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements	Glucosamine-only or main ingredient glucosamine and/or chondroitin products are eligible.
Hand Sanitizers (ABHR)	Purell, Nexcare, Germ-X	Alcohol Based Hand Rub (ABHR) with 60-95% alcohol - hand sanitizers with at least 60% alcohol (often listed on the label as ethanol, ethyl alcohol, isopropanol, or 2-propanol). Excludes all other sanitizing, antiseptic or antibacterial hand cleansers such as benzalkonium chloride. Excludes household wipes, sprays, etc.
Head Lice Products	Nix Lice Comb, Rid Lice Comb	Combs, electronic devices are eligible.
Health Care Services	Urgent Care or Primary Care services provided by a licensed practitioner at an IAS merchant	
Health Supports	ACE, Futuro, braces, elastic bandages, orthopedic supports, rib belts, abdominal supports, back braces, posture correcting braces, etc.	Items for medical care, such as, athletic tape for existing injuries or as prevention, work/industrial back braces and belts are eligible. NOTE: Items marketed solely for performance enhancements, shaping/weight loss, weight lifting belts and gloves, etc. are not eligible.
Hearing Aid/Medical Batteries	Duracell, Energizer Hearing Aid Batteries	Multi-purpose batteries not eligible. (See OTC Hearing Aids for additional guidelines).

Home Health Care (limited segments)	Bathroom and patient safety (elevated toilets, grab bars, transfer benches, bed rails, DME shower stools and benches, etc.) commodes, urinals/bedpans limb/joint protectors, medical/nutritional IV products, traction, specialized braces & supports, ostomy, mastectomy products, urological, respiratory (excluding general air purifiers & filters), electrotherapy, rehabilitation equipment not related to general health or fitness, mobility (canes, walkers, rollators, wheelchairs), wound care, incontinence, diagnostics (stethoscopes, thermometers, blood pressure monitors, drug and alcohol tests), medication dosers/organizers, eating, grooming and dressing aids and medical alerts (jewelry, alarms, etc.) are eligible	Products and equipment that assist daily functions, like mobility, qualify even if impairment is due to aging. Altering pressure pads used for ulcer and blood clot prevention are eligible. Accessories not related to the actual function of equipment, such as cup holders, totes and baskets, are dual-purpose. Only cushions solely for wheelchairs or shower stools are eligible, ones for multi-purpose use are dual-purpose. See HHC under Dual-Purpose Home Health Care section for excluded items.
Hot & Cold Therapy	ACE Hot/Cold Compress, Cara Ice Bag, Bed Buddy Back Wrap, Kaz Heating Pad, ThermaCare Heat Wrap	Freezer or instant cold packs, microwave or instant hot packs/pads, ice bags and electric heating pads including cooling baby teethingers are eligible. Products that are for acute relief and target specific areas of pain. General warmth or cooling for wellness, including mats are dual-purpose (See also Pain Relief Oral and Topical for Medicated pads).
Incontinence Protection	Attends, Depend, Prevail, GoodNites, UnderJams	Adult and juvenile incontinence products are eligible. General diapers/training pants are dual-purpose (See Eligible OTCs and Dual-Purpose for skin care).
Lip Balms – Sun Care	Banana Boat SPF 50, Bullfrog Water Armor SPF30	Primary use must be for protection against skin cancer with indication of UVA and UVB protection (broad spectrum) and 15 and above (15+) and may be part of a Sun Care line. Products that are primarily moisturizers/cosmetic with a sunscreen are dual-purpose.
Memberships/Subscriptions		Memberships and subscriptions with the primary purpose of medical care that are used in conjunction with an eligible product are eligible. If a membership or subscription is service-related and is not used in conjunction with an eligible product, it will not be included and will instead follow the rules applicable to medical/health services. The duration of any paid membership or subscription that is offered separately cannot exceed 12 months for list inclusion.

Menstrual Care/ Postpartum / Feminine Protection	Always Liners, Stayfree Pads, Tampax Tampons, Pixie Cups, Thinx period underwear	Tampons, pads, liners, cups, sponges, discs, disposable or non-disposable period underwear and postpartum protective wear are eligible. Absorbent sportswear, sleepwear, swimwear and other non-menstrual care garments are dual-purpose.
Mental Health	Calmigo	Products must be used primarily for the treatment or management of a mental health condition such as but not limited to anxiety, post-traumatic stress disorder (PTSD), obsessive-compulsive disorder (OCD) and seasonal affective disorder (SAD). The product must have a clear therapeutic purpose aligned with treating the condition. Products for general wellness, stress, calming, soothing and tension are not eligible. This includes products such as aromatherapy oils, massage devices used for general relaxation, meditation cushions and yoga mats. Dietary supplements, such as melatonin or valerian and stimulants are also ineligible (dual- purpose).
Mouth Guards	Dentek, Night Guard	Night mouth guards are eligible. Mouth guards used in sports to prevent mouth injury and reduce the risks of concussions will be eligible if not marketed solely for performance enhancements.
Nasal Moisturizer & Wash Devices	Neilmed Neti Pot, Squeeze Bottle	Products for use with nasal salines and solutions for the purpose of nasal cleansing and moisturizing.
Nasal Strips & Snore Relief	Breathe Right	To treat sleep apnea, snoring or improper breathing. Excludes strips marketed solely for performance enhancements.
OTC Hearing Aids		Intended for use by persons age 18 or older to compensate for perceived mild to moderate hearing impairment and/or loss. Regulated medical devices only.
OTC Hearing Aid Accessories	Partner Mic; Audicus – TV Connector	Accessories used to maintain OTC hearing aids. Accessory compatibility must be restricted for use with hearing aids only.
Prenatal Vitamins	Stuart Prenatal, Nature's Bounty Prenatal Vitamins	Products for prenatal care.
Reading Glasses, Accessories and Contact Lens Accessories	Foster Grant Reading Glasses, Apex Eye Glass Repair Kit, Clearwipe Lens Cleaner	Accessories used to maintain corrective lenses and frames, such as contact lens cases, are eligible. Post-surgical eye protection is eligible. Blue light blocking technology is allowed as long as a vision corrective component is present in the product. Wipes & cleaners must be marketed for eyeglasses-only. Chains, reader cases purchased separately, wipes/cleaners also for devices, etc. are not eligible.

Sun Protection (SPF 15 & above and Broad Spectrum)	Coppertone SPF15+, Banana Boat SPF 15+, Cerave SPF 30, No-Add Sport Stick SPF50	Primary use must be for protection against skin cancer with indication of UVA and UVB protection (broad spectrum) and 15 and above (15+). Products that are primarily moisturizers/cosmetic with a sunscreen are dual-purpose.
TENS	Homedics Rapid+Relief, Icy Hot Smart Relief, Zewa Spa Buddy	TENS units and supplies are eligible. Excludes performance enhancing and muscle stimulators, which are dual-purpose.
Therapeutic Massage Products		Products that provide targeted medical or therapeutic treatment: percussion, deep tissue, pain relief, etc. Other products not eligible.
Wart Removers – Cryo Products	Compound W Freeze Off, Dr Scholl’s Freeze Away, Wartner	Products for treatment of warts.
Vaccinations	Flu Shots, Pneumonia, Shingles Vaccinations	

OTC Medicines and Drugs (Included in Eligible Product List):

If the primary purpose of a product is for medical care, and there is no “normal” or general health use that is not medical, it could automatically qualify as eligible.

Category	Example	Comment
Acid Controllers	Pepcid AC, Zantac, Prilosec	Products intended to treat stomach acid conditions.
Acne Medications	Clearasil, OXY	Primary purpose must be for the treatment of acne and not for appearance or post-acne scarring.
Allergy & Sinus	Alavert, Benadryl, Claritin, Sudafed, Zyrtec, Xyzal	Products used to treat and alleviate the systems of allergy and sinus conditions.
Antibiotic Products	Bacitracin, Neosporin, triple antibiotic ointment	Products used to treat or prevent topical infections.
Anti-Diarrheal Treatments	Imodium, Kaopectate, Normalyte, Biolyte	Oral Hydration Solutions (ORS) for the prevention or treatment of dehydration that do not contain added supplements.
Anti-Gas	Gas-X, Phazyme	Dietary supplements are dual-purpose.
Antifungal	Lamisil, Lotrimin	Used to treat fungal infection. Excludes strictly appearance-improving products.
Anti-Itch & Insect Bite Remedies	Caladryl, Lanacane, Sarna, hydrocortisone	Products used to treat and alleviate the symptoms of skin irritation and insect bites.
Antiparasitic Treatments	Nix, Rid, lice treatments	Products used to treat lice infestation on the body.
Antiseptics & wound cleansers	Rubbing alcohol, peroxide, Epsom salt, Betadine, Hibiclens	Products used to clean and/or sterilize wounds.

Baby Electrolytes and rehydration	Pedialyte, Enfalyte	Baby electrolytes and oral rehydration solutions primarily for the purpose of treating dehydration. Sports drinks are not eligible.
Baby Rash Ointments & Creams	Desitin, Aveeno Baby	Includes petroleum jelly merchandised and marketed for baby rash.
Baby Teething Pain	Baby Orajel, Anbesol, Hyland Baby Oral Pain Relief	Excludes teething toys, rings and products unless teether has cooling element for targeted pain.
Cold Sore Remedies	Abreva, Herpecin, Orajel	Only medicated products are eligible.
Contraceptives (non-condom products)	Encare Inserts, VCF Film, Plan B Tablet, Opill	OTC drugs or medicated spermicide-only products are eligible (See Contraceptives under Devices and Supplies for non-medicated product eligibility).
Cough, Cold & Flu	Robitussin, Theraflu, Vicks, Halls, Cepacol, Zicam, Cold-Eeze, Diabetic Tussin	Cold preventative products which are "proven to lessen the severity" or "reduce the duration" of colds or flu are covered. Dietary supplements are dual-purpose.
Denture Pain Relief	Benzodent Cream	Products used to alleviate denture pain.
Ear Care	Medicated ear drops, Auro-dri, Hyland Earache Drops, Debrox, Similasin	Products used to treat or alleviate ear pain and other conditions.
Eye Care	Visine, Refresh Tears	Products used to treat or alleviate eye conditions such as redness or dry eye.
Feminine Antifungal and Anti-itch	Monistat, Gyne-Lotrimin, Vagisil, Soothing Care	Products used to alleviate vaginal itching and treat conditions such as yeast infections.
Fiber Laxatives (bulk forming)	Benefiber, Fibercon, Metamucil (powders, capsules, etc.)	Fiber laxative products must be a bulk-forming, soluble fiber used primarily to treat a medical condition and has laxative properties, such as constipation, regularity and bowel movement. Products that promote other benefits directly related to the fiber ingredient such as natural prebiotic fiber and have not included additional ingredients to support those claims would qualify as eligible. Fiber supplements that contain additional ingredients marketed for general health benefits beyond fiber are ineligible (dual-purpose).
First Aid Burn Remedies	Dermoplast, Solarcaine	Must contain an antiseptic or pain reliever, 100% aloe is ineligible (dual-purpose).

Foot Care Treatments, Cushioning and Pain Relief	Scholl's Corn & Callus removers/treatments, Compeed Blister Cushion, Pedifix Ortho Insole, Compound W. Mediplast.	Cushioning products with a primary purpose of pain relief are eligible. Those that are primarily for comfort with a minor treatment component are ineligible (dual-purpose).
Hemorrhoid Preparations	Preparation H, Tucks	Hemorrhoid pain and inflammation pain relief. Excludes general perineal cleansing.
Homeopathic Remedies	Boiron and Hyland products	Homeopathic products are classified as drugs under the Food, Drug & Cosmetic Act and fall under the same criteria as other OTC Medicines.
Incontinence Treatment	Calmoseptine, Baza Anti-fungal Cream. Kegel	Rash protectants, healing and antifungals are eligible (Excludes skin moisturizers and cleansing products which are dual-purpose). Medical devices that treat incontinence and do not have a general health, performance or pleasure component are eligible. Products only from brands in which the primary purpose is to treat a medical condition will be considered eligible.
Laxatives	Dulcolax, Ex-Lax, Miralax	Stimulant, saline, lubricant, etc. are eligible (See Eligible Fiber Laxatives).
Motion Sickness	Dramamine, Bonine, Sea Brands	Acupressure products are eligible.
Nasal Sprays, Drops & Inhalers	Afrin Spray, Sinex Spray, Dristan Spray, Ocean Spray, Simply Saline Spray	Medicated and saline products are eligible.
Medicated Nasal Strips	ZzzQuil nasal strips	To treat sleep apnea, snoring or improper breathing. Excludes strips marketed solely for performance enhancements.
Oral Re-hydration Solutions (ORS)	Normalyte, Biolyte	Oral Hydration Solutions (ORS) primarily for the purpose of treating dehydration. Sports drinks are not eligible.
Oral Remedies or Treatments	Salivart, Anbesol, Orajel, Dentemp, Glyoxide	Includes mouth pain & sore relief, dental repair and saliva substitutes. Only dry mouth remedies, such as gels, dry mouth lozenges and moisturizing sprays, that are saliva substitutes are eligible (Excludes washes, rinses, toothpastes, etc).
Pain Relief Oral & Topical	Tylenol, Advil, Midol, Bayer Aspirin, Aspercreme, Ben-Gay, Icy Hot	Medicated topical pain relievers that contain menthol, eucalyptus, capsaicin, trolamine salicylate, etc. are eligible. Air-activated heat patches marketed for pain relief are eligible.

Medicated Respiratory Treatments and Vapor Products	Primatene, Bronkaid, Vicks Vapor Rub	Includes asthma medication and personal vaporizers to treat congestion. Vaporizers and humidifiers for household use are dual-purpose.
Skin Condition Treatments	Psoriasis, MG217, Dermarest Eczema	Products that have a primary purpose to treat an existing specific skin condition diagnosed by a physician like eczema, psoriasis, rosacea, etc. (Prevention moisturizers are excluded).
Sleep Aids & Sedatives	Unisom, Nytol, Sominex	Sleep inducing products that treat a specific medical condition like insomnia, apnea or improper breathing are eligible. Calming, soothing and tension products are dual-purpose. Dietary supplements, such as melatonin or valerian and stimulants are ineligible (dual-purpose).
Smoking Cessation	Nicoderm, Nicorette	Smoking cessation products to treat nicotine addiction or tobacco use disorder.
Stomach Remedies	Mylanta, Maalox, Tums	Products intended to treat gastrointestinal disorders.

Dual-purpose (Not Included in Eligible Product List):

Products that have both a medical purpose and a person hygiene, cosmetic, or general health purpose. These will require a diagnosis letter of medical necessity from a provider for reimbursement. All dietary supplements, with the exception of glucosamine products marketed for arthritis, fiber laxatives and prenatal vitamins, are dual-purpose, regardless of product category due to the general wellness component.

Category	Example	Reimbursement Use
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Activity Trackers (Fitness trackers)		Activity and lifestyle trackers that primarily measure general wellness factors (e.g. step trackers only), and/or include non-health related features are not eligible (phone, texts, calendar, GPS distance trackers, etc.). Activity/Fitness trackers will qualify only if recommended to monitor a medical condition diagnosed by a physician (rather than to promote general health) and the expense would not have been incurred but for the condition. In those scenarios, excess cost associated for the medical use may need to be considered as the portion eligible for reimbursement.
Allergy Pillows, Mattress Covers, Air Purifiers, Filters, etc.	Allerease Pillow Cover, Allergy Control Bedding, Honeywell HEPA Allergan Remover Air Purifier	To treat allergies diagnosed by physician.
Baby Diapers	Huggies, Pampers, Pullups	General infant and toddler diapers, pull-up pants, etc.
Baby Formulas/Nutritionals	Pediasure, Progestimi, Enfamil RTF	Only specialty formulas/nutritionals are eligible if medically necessary and authorized by medical practitioner. Only the excess cost between regular formula and the specialized formula may be eligible under an employer's plan.
Blue Light Blocking Products (absent other eligible components)		Blue light blocking glasses, screen protectors and products absent vision correction or other eligible components. While blue light may present a medical treatment, it also has a general wellness component.
Burn & Scar Appearance Treatments	Fruit of the Earth Aloe Gel, Mederma, Differin Scar Gel	Products are marketed to improve the look of burns and scars.
Compression Hosiery and Accessories	Jobst, TED, Futuro – 20-30 or below, garters, care kits, fixatives, etc.	Most of these products primary purpose is for general health or mild medical treatments at compressions 20-30 or below.
Cosmetics/Beauty Products with Sunscreen	Colorscience Powders & Mousse, Bare Minerals Powders, Neutrogena Healthy Skin Glow Sheers	The primary purpose of these products is not sun protection and would not pass the "but for" test. The manufacturer's identity is cosmetic; product is marketed as cosmetic skin care in nature (improves or enhances appearance, tints/colors) and usually found in cosmetic departments or outlets.

Cough, Cold & Flu Dietary Supplements	Airborne, Hall's Defense, Emergen-C	Dietary supplements including those marketed to "support the immune system".
Diabetes Nutritionals	Glucerna, Boost Glucose	Nutritional drinks, bars, etc. that treat symptoms or support general health.
Diabetes Personal Care & Supplies	Diabet-X Therapeutic Body Lotion, Diaderm Foot Cream, Dr. Comfort Diabetes Socks, Jobst Sensifit Socks	Products for general personal care such as moisturizers marketed to support diabetic consumers. Diabetes socks are dual-purpose/ineligible but may be reimbursed for the cost over "regular" socks/hosiery.
Dietary Supplements	Centrum, Nature Made, Garlique, Neuriva, PureZZZs	Dietary supplements, including herbals & botanicals, regardless of marketing. (Exception: glucosamine, chondroitin, , fiber laxative & prenatal vitamins. Fiber products such as inulin, methylcellulose, and psyllium are prebiotic in nature and are eligible when marketed as fiber.) Fiber supplements that contain additional ingredients that are marketed for general health benefits beyond fiber are ineligible (dual-purpose).
Digestive Aids	Lactaid, Lactase, Beano	Digestive aids that are dietary supplements, including herbals & botanicals (Exception: fiber laxatives) regardless of marketing.
Ear plugs	Mack's, Flents	Products that treat a medical condition. Ear plugs used for general noise reduction are not eligible.
Exercise Equipment	Treadmill, exercise bike, weights, hand exercisers, walking pads	Exercise equipment with a primary purpose of general health or a medical condition.
Face/Respiratory Masks, Gaiters and Face Shields	3M Cool Flow Valve, QMask	Products used for cold weather, dust/pollen, etc. may also be used for work/general health needs that don't meet specific requirements for COVID-19 per CDC. These masks often have valves or vents.
Feminine Moisturizing	Replens, Rephrase	Products that treat vaginal dryness caused by medical condition.
Fluoride Treatments	Gel-Kam	Products that treat a medical condition diagnosed by physician & not for general oral care.
Food Thickeners	Thick-It	Products that aid in the consumption of foods and beverages for those with a medical condition.

Foot Insoles and Cushioning	Dr. Scholl's Air Pillo, Insoles, Odor Eaters Insoles, Airplus Gel Heel Cushion	Products with a primary purpose of general use or comfort that do not alleviate or help with pain or a specific medical condition.
Gloves (Rubber & Cotton)	Cara Cotton Gloves, Curad Vinyl Gloves, Tronex Latex Gloves	Protective gloves of any type & cotton beauty gloves are dual-purpose.
Hair Growth Products	Rogaine	To treat symptom of medical condition diagnosed by physician.
Hand Sanitizers (non- alcohol based hand rub (ABHR))	Purell TFX, LaRose, 4F	Hand sanitizers with less than 60% alcohol or other ingredients including benzalkonium chloride
Health Supports – Athletic, Sports or Performance	Volleyball Knee pads, Compression Tights below 30-40, Garments, Arm Sleeves. Athletic supporters without protective cups	Products with a primary purpose of performance enhancement.
Herbals & Botanicals	Echinacea, ginkgo biloba, garlic	Dietary supplements, including herbals & botanicals.
Home Health Care (limited segments)	Including but not limited to: Nutritional foods/liquids, positioning & support (backrests, pillows, etc.), most patient room supplies, non-essential mobility accessories, post-surgery/adaptive clothing, exercise equipment or physical therapy with a primary purpose of general strength.	Includes products that provide general comfort such as pillows/wedges, or by definition are not eligible regardless of medical condition such as post-op/adaptive clothing, accessories not related to the actual function of equipment, such as cup holders, totes. Large expenditures like walk-in bathtub are dual purpose and may fall under capital expenditures (See the Eligible Home Health Care section above for eligible exceptions).
Incontinence Personal Care (Perineal Cleansers and Moisturizers)	Aloe Vesta 2n1, Ca-Rezz Wash, Sween, Peri-Wash, Tena Cleansing Cream	Personal care cleansers and moisturizers for general hygiene or skin support.
Lip Balms – Moisturizers with Sunscreen	Aquaphor SPF30, Dermatone SPF23, ChapStick	Products with a primary purpose of moisturizing or cosmetics but have SPF of 15+ and state UVA/UVB are dual purpose (Lip balms with sunscreen that are part of a sun care line are eligible).
Magnifying Glasses	BL Sight Saver Magnifying Glass, Flents Wallet Size Magnifying Glass	Products may be used for general vision enhancements, crafts, hobbies, etc. and therefore are not eligible.
Medical Nutritionals	Resource, Peptamen, Nutren	Products that meet general nutritional needs are not eligible. Only specialty food/nutritionals are eligible if medically necessary and authorized by medical practitioner. Only the excess cost between regular food and the specialized food may be eligible.

Minerals	Calcium Carbonate, Ferrous Sulfate, etc.	Dietary supplements including herbals & botanicals, regardless of marketing.
Nutritional Foods	Ensure, Boost	Products that meet general nutritional needs are not eligible. Only specialty food/nutritionals are eligible if medically necessary and authorized by medical practitioner. Only the excess cost between regular food and the specialized food may be eligible.
Oral Rehydration Solutions	Liquid IV, Emergen-C Hydration Plus	Products that contain added supplements/vitamins that provide added general health benefits that do not aid in the rehydration process are dual-purpose.
Personal Amplification Devices	Accessories for your phone and TV	Can be used for enhancing sound for those not hearing impaired for personal benefit and not as a hearing aid. Items are dual-purpose.
Probiotics and Prebiotics	Culturelle, Florastor	Dietary supplements including herbals & botanicals, regardless of marketing. Fiber products such as inulin, methylcellulose and psyllium are prebiotic in nature and are eligible when marketed as fiber.
Scales	Weight measuring scales	Scales that measure weight, weight-loss, diet or other general health factors are dual-purpose. Scales that measure other factors such as body mass index (BMI), body fat, etc. are eligible.
Sexual Health Products	Dilators, Erectile Dysfunction devices, stimulators, trainers	Products that do not treat a specific medical condition, pain, incontinence and have a general health, performance or pleasure component are not eligible. Products only from brands in which the primary purpose is to treat a medical condition will be considered eligible.
Skin Care - Therapeutic Hand & Body	Eucerin Dry Skin Cream, Amlactin Rapid Relief Cream, Bio Oil Skin Care	Products with a primary purpose of moisturizing and do not treat a specific medical condition.
Specialty Soaps	Basis Bar, Cetaphil Cleansing Bar	Products that a physician directs an individual to use to treat a specific skin condition.
Spinal Adjustment Devices	Inversion Tables, Back and Neck Stretchers	May be used to treat medical conditions or used for general health. Devices used solely for pain relief are eligible.

Therapeutic Shampoo & Scalp Treatments (Medicated)	Nizoral, Neutrogena T-Gel	Products that treat skin/scalp conditions for short duration diagnosed by physician.
Vaporizers & Humidifiers and Accessories	Vicks, Sunbeam, Kaz	Household vaporizers are dual-purpose. Personal vaporizers used to treat illness are eligible.
Vitamins	Vitamin A, C, D, E, multi-vitamin, lutein eye vitamin	Dietary supplements including herbals & botanicals, regardless of marketing (Exception: glucosamine, chondroitin, fiber laxative & prenatal vitamins).
Weight Control Products	Alli, Dextrim, Slim Fast, protein powders and shakes	Products that promote weight loss or weight gain.

Other Ineligible Products

Products that have a personal hygiene, cosmetic, or general health purpose. These will not be eligible for reimbursement.

Category	Example	Comment
Baby Toiletries, Baby Oil, Powder, Lotions & Creams	Johnson's Baby oil/Powder, Aveeno Baby Lotion	
Beauty Shampoos, Conditioners, Hair Treatments & Hair Coloring	Pantene, Suave, Dove, Aveeno Nourishing Treatment, Clairol Hair Color	
Cosmetics	Revlon, CoverGirl	
Deodorants	Speed Stick, Degree	Clinical strength deodorants are also ineligible.
Facial Cleansers	Neutrogena Deep Clean, Dove Facial Cleanser	
Feminine Cleansing Products	Massengill, Summer's Eve	Products with the primary purpose of odor reducing or general health balancing are also ineligible.
Foot Grooming (Includes Implements, beauty & comfort, moisturizers, odor & wetness)	Pedifix Foot File, O'Keefe's Foot Cream, Desenex Foot/Sneaker Spray	Non-medicated, general moisturizers, etc. (Corn/callus shavers and files are eligible).
Hair Removal & Bleaches	Nair, Veet	
Hand & Body Cleansing	Dove, Dial soap	See Hand Sanitizer for eligible products.
Lip Preparations	ChapStick, Burt's Bees Lip Balm, Nivea Lip Balm	Products with the primary purpose of moisturizing with or without SPF (Also see Eligible and Dual-Purpose Lip Balm).
Oral Care (Includes toothpaste, toothbrush, mouthwash, breath remedies)	Crest, Colgate, Scope, Listerine, Binaca	Products will not qualify even if a dentist recommends a special product to treat a medical condition like gingivitis. These are primarily used to maintain general health.
Shaving & Men's Grooming	Gillette, Schick	

Skin Care (Includes moisturizers, hand & body, bath products)	Aveeno Daily Moisturizer, Cococare Lotion, Dr Teal's Bath Salt	Products with the primary purpose of general moisturizing.
Sport Energy Liquids, Bars, etc.	Gatorade, EAS drinks/bars, Creatine Powder	
Sugar & Salt Substitutes	Equal, Splenda	
Sun Tanning	Banana Boat Deep Tan Oil SPF4, Coppertone SPF 10	Suntan lotion, after sun products that are less than SPF 15 and/or that do not offer "Broad Spectrum" coverage, do not meet the minimum FDA standard for prevention of skin cancer or premature aging.

3. Reporting items to include or delete

SIGIS members can use the Missing Product Form available via the Members Area by logging in at www.sig-is.org to request items to be added or deleted. Member submissions should follow the EPL Criteria document above. Incomplete information will not be considered.

4. List Availability

The list is generally available by the 15th day of each month. Items for the List Review Committee to be considered for addition or deletion from the SIGIS List must be submitted by the indicated date on the calendar (between the 18th and 23rd based on the particular month) to be considered for next month's updates. Members see the EPL List Calendar for exact timing (see the members area under EPL Resources).

5. Notes

It has been reported that some merchants are unable to include a SIGIS eligible healthcare product that may also be eligible for purchase via the Food Stamp program. Should this present a problem for any merchants, it is recommended that they should eliminate it from the SIGIS data and classify it for Food Stamp eligibility, as the consumer may submit the item for manual reimbursement from their flexible spending or health reimbursement arrangement account.

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