Stockpiling of OTC Items With Your Medical FSA

"Stockpiling" of OTC medications is not permitted, and expenses resulting from stockpiling are not reimbursable (i.e., there must be a reasonable expectation that such items can be used during the plan year). A product you're purchasing should be for you, your spouse or a qualified dependent.

FSA Administrators set the limit based on IRS guidance. Buying more than three (3) of the same item in any one transaction is considered stockpiling and will not be reimbursed

