

Enrollment Guide Update

Fall 2010

Important Over-the-Counter Drug Reimbursement Changes

The new health care reform law, the Patient Protection and Affordable Care Act, includes one important change to Flexible Spending Accounts for 2011. The new law requires a prescription for FSA reimbursement of over-the-counter drugs and medicines (such as Tylenol, Advil, Claritin, and cough medicine). This change does not affect insulin or non-drug over-the-counter items, which are still fully reimbursable without a prescription. This change will take effect on January 1, 2011 regardless of your plan year, so please take this into consideration when making your Medical FSA election.



Key Points to Remember:

- You can be reimbursed for over-the-counter (OTC) medicines through 12/31/10 without a prescription.
- Beginning 1/1/11, you will need a prescription to be reimbursed for OTC medicines except insulin.
- You will not need a prescription, even after 1/1/11, for OTC non-medicine items that are reimbursable, such as bandages, contact lens solution, and diagnostic devices.
- If your plan includes a Flex Card:
 - Your Flex Card will work for OTC medicines through 12/31/10.
 - Beginning 1/1/11, your Flex Card will no longer work for OTC medicines, but will still work for eligible non-medicine OTC items and prescription drugs prepared by a pharmacy.
 - You can still pay out-of-pocket and be reimbursed for OTC medicines after 1/1/11; you will just need to submit a Reimbursement Claim Form with your receipt and a prescription for the medication.
- If you are taking maintenance OTC drugs, such as Claritin or Prilosec, go ahead and ask your doctor for a prescription if you have a scheduled appointment before the end of the year.

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