

Eligible Expenses Update

4/16/2010

Patient Protection and Affordable Care Act

Flexible Spending Accounts will be affected by some portions of the new health care reform bill, the Patient Protection and Affordable Care Act (PPACA), which was recently signed into law. The new law requires a prescription for FSA reimbursement of over-the-counter drugs and medicines (examples include but are not limited to Tylenol, Advil, Claritin, cough syrup). This change will take effect on January 1, 2011, so if you are enrolled in a plan that begins before that date, the change will affect you mid-plan year. Note that this change does not affect non-drug over-the-counter items, which are still fully reimbursable without a prescription. Please monitor ProBenefits.com for the latest news concerning the new bill.



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.
- 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.

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