



# FLEX FLASH

## HEALTH CARE REFORM IMPACTS OVER-THE-COUNTER DRUGS

The Health Care Reform Bill of 2010 changes the rules for using Medical Flexible Spending Accounts (FSA) and Health Reimbursement Account (HRA) funds to purchase Over-the-Counter (OTC) drugs and medicines.

### OTC Drugs and Medicines

- Effective January 1, 2011, Medical FSA and HRA funds may no longer be used to purchase OTC drugs and medicines (other than insulin) without a directive from a medical provider. This means that beginning January 1, 2011:
  - ▶ These items can no longer be purchased with a benefit card.
  - ▶ If an OTC drug or medicine is required to treat a specific medical condition, you can submit a manual claim for reimbursement but you must include a Certification of Medical Necessity (doctor's prescription).

Some examples of OTC drugs and medicines that will require a Certification of Medical Necessity are:

Acid Controllers	Allergy & Sinus Medicine
Antibiotic products	Anti-Diarrheals
Anti-Gas Products	Anti-Itch & Insect Bite
Anti-Parasitic Treatments	Baby Rash Ointments/Creams
Cold Sore Remedies	Cough, Cold & Flu
Digestive Aids	Feminine Anti-Fungal/Anti-Itch
Hemorrhoidal Preps	Laxatives
Motion sickness	Pain Relievers
Respiratory Treatments	Sleep Aids & Sedatives
Stomach Remedies	

### Eligible OTC Medical Supplies

- This rule does not apply to eligible OTC medical supplies that are not drugs or medicines. Medical FSA and HRA funds can continue to be used for these expenses (without a Certification of Medical Necessity). This means that they can be either purchased with a benefit card or a claim may be submitted for reimbursement.

The following are examples of some of the OTC items that will remain available without a doctor's prescription:

- Band aids
- Birth Control
- Braces & Supports
- Catheters
- Contact Lens Supplies & Solutions
- Diagnostic Tests & Monitors (e.g. blood pressure)
- Elastic Bandages & Wraps
- First Aid Supplies
- Insulin & Diabetic Supplies
- Ophthalmic Products (e.g. eye wash)
- Reading Glasses
- Wheelchairs, Walker, Canes

Please consider the new OTC rules when estimating your Medical FSA election during enrolment.

For more information, visit our website [www.piopac.com](http://www.piopac.com)

Questions? Contact the PIOPAC Fidelity Participant Services Department:

Phone: (808) 792-5233 Toll Free (800) 777-0284 ext. 233