

# PLAN NOW FOR 2011

## OVER-THE-COUNTER MEDICATIONS

**Do you use Over-The-Counter (OTC) Medications to treat your headaches, allergies, heartburn, arthritis or other conditions?**

If so, you should know that the Health Care Reform law changed the eligibility of OTC Medications for reimbursement from Medical Flex Spending Accounts (Med-FSA) and Health Reimbursement Arrangements (HRA):

## You will need a prescription to be reimbursed for Over-The-Counter Medications in 2011

Many people spend \$25 to \$50 or more each month on OTC Medications to treat recurring medical conditions and, by using their Med-FSA or HRA Plan, they save 25% and as much as 45% on each purchase. If you would like to continue your tax savings on OTC Medications in 2011, your claims for reimbursement of any OTC medications purchased on or after January 1, 2011 will need to include a copy of the physician's prescription or [Letter of Medical Necessity form](#).

## OTC MEDICATIONS – ELIGIBLE IF PRESCRIBED

### Acid Controllers

Prilosec<sup>®</sup>      Roloids<sup>®</sup>  
Tums<sup>®</sup>        Zantac<sup>®</sup>

### Allergy, Asthma & Colds

Afrin<sup>®</sup>        Benadryl<sup>®</sup>  
Claritin<sup>®</sup>     Cough Drops  
Sudafed<sup>®</sup>    Theraflu<sup>®</sup>  
Vicks Sinex<sup>®</sup> Zyrtec<sup>®</sup>

### Anti-fungals

Cruex<sup>®</sup>        Lamisil<sup>®</sup>  
Monistat<sup>®</sup>    Tinactin<sup>®</sup>

### Aspirin & Pain Relief

Advil<sup>®</sup>        Bayer<sup>®</sup>  
Excedrin<sup>®</sup>    Midol<sup>®</sup>  
Pamprin<sup>®</sup>    Tylenol<sup>®</sup>

### Diaper Rash

A+D<sup>®</sup>        Desitin<sup>®</sup>

### Digestive Aids

Beano<sup>®</sup>        Lactaid<sup>®</sup>  
Metamucil<sup>®</sup>    Pepto-Bismol<sup>®</sup>

### Motion Sickness

Bonine<sup>®</sup>        Dramamine<sup>®</sup>

### Smoking Cessation

Commit<sup>®</sup>      Nicoderm<sup>®</sup>

### Topical Treatments

Abreva<sup>®</sup>      Compound W<sup>®</sup>  
Cortizone<sup>®</sup>    Neosporin<sup>®</sup>  
Prep. H<sup>®</sup>      Sportscreme<sup>®</sup>

### Other Examples

Air Purifiers    Pedialyte<sup>®</sup>  
Botanicals      Biologicals  
Herbals          Vitamins

### Gym & Weight Loss plans

## AUTOMATICALLY ELIGIBLE – NO PRESCRIPTION REQUIRED

Back Braces and Supports  
Band-Aids<sup>®</sup> & Bandages  
Bathtub Rails/Grips  
Blood Pressure Monitors  
Canes and Crutches  
Cholesterol Test Kits  
Condoms  
Contact Lens Solutions

Denture Care Products  
Diabetic Test Kits & Supplies  
Drug & Diagnostic Test Kits  
Eye Glass Cleaning Supplies  
Heart Rate Monitor (non-sports)  
Hearing Aid Batteries  
Ice or Heat Pads/Packs  
Incontinence Supplies (adult-only)

Maternity Support Belts  
Orthotic Shoe Inserts  
Ovulation & Pregnancy Tests  
Reading Glasses  
Shower Chairs  
Surgical Stockings  
Thermometers  
Walkers & Wheelchairs

The use of categories, brand names or registered trade names/marks does not indicate or imply an endorsement, recommendation or limitation to brand-name products. The terms "physician" refers to a medical provider authorized to write prescriptions for medications within the scope of their license and practice. This includes doctors (M.D., N.D., or D.O.) and nurse practitioners (N.P.). Vitamins, biological, botanical, herbal and homeopathic remedies recommended by a health professional, such as a Chiropractor or Acupuncturist, to treat a medical condition as diagnosed by a physician, will require documentation of the specific diagnosis of a medical condition from the physician and the letter of medical necessity from the health professional. The prescription or letter of medical necessity must be submitted with each claim. Stress relief, general/good health, preventive care, etc. are not sufficient. If prescribed by a physician to treat a specific medical condition, the excess cost of a special form may be eligible for personal use items that are used in daily life, such as shoes, clothing and allergen-free bedding. Diet food and food replacements are not eligible. The expense classifications and eligibility requirements are subject to change. Not all employer plans offer reimbursement of OTC medications. Purchases of OTC medications and supplies are limited to a 3-month/90-day supply in any single purchase or series of purchases. This brochure is a brief introduction and does not guarantee the payment of benefits or provide tax or legal advice. To be eligible for reimbursement, expenses must be incurred during the plan year for you and/or your eligible dependents while you are/were an active participant and your claim must be submitted in the format and time-frame defined in the Summary Plan Description.