

Starting January 1, 2011, Over-the-counter Medicine Expenses Require a Prescription for Reimbursement.

In March, 2010, President Obama signed comprehensive health care reform legislation into law. One of the legislation's many provisions will take effect on January 1, 2011, and potentially change the way you use your BESTflexSM Plan Health Care Flexible Spending Account (FSA).

Starting January 1, 2011, you can no longer use the Health Care FSA to reimburse your over-the-counter (OTC) medicines unless you have a doctor's prescription for them. OTC medicines include such items as cough medicine, allergy medication and aspirin.

You can continue to use the Health Care FSA as normal to reimburse OTC medical items that are **not** a drug or medicine, such as contact lens solution, bandages, ice packs, heating pads, braces, and durable medical equipment, without a prescription.

OTC medicines will be treated the same as prescription drugs in terms of reimbursement from the BESTflex Plan. While you will not need a prescription to **purchase** the OTC medicine, you will need a prescription to be **reimbursed** for it.

Doctor's prescriptions must include the patient name, medication name, dosage, time frame for treatment and any other state law requirements. You will need to submit the prescription with your BESTflex Plan Reimbursement Form. If you do not provide a prescription, your claim will be denied and we will ask you to re-submit it with a prescription.

You may be wondering how you should react since you are eligible to enroll in the BESTflex Plan and lock in your Health Care FSA election for the plan year.

Three important points to remember:

Any OTC medicine you purchase before January 1, 2011 **does not require a prescription** in order to be reimbursed.

Any OTC medicine you purchase after December 31, 2010 **requires a prescription** in order to be reimbursed.

These rules even apply to the claims you submit during the 90-day runout period after the end of the plan year.

There are two things you can do when you enroll to prepare for the change.

1. Plan your BESTflex Plan election to account for the restriction on OTC medicines. For example, if you normally devote \$100 of your BESTflex Plan election to OTC medicines, you might direct that \$100 to other eligible expenses in 2011.
2. Secure a doctor's prescription for each of the OTC medicines you currently purchase by December 31, 2010. If you are confident you can secure a prescription for your OTC medicines, you will avoid having to reduce your BESTflex Plan election due to the OTC medicine reimbursement restriction.

If you are currently a BESTflex Plan participant, you may also wonder what will happen at the end of the current BESTflex Plan year, when you submit claims for the eligible expenses you purchased during the plan year (known as the runout period).

Any OTC medicine you purchase before January 1, 2011 will not require a prescription for reimbursement. This same rule applies to claims you submit for OTC medicines during the runout period.

On the other hand, any OTC medicine you purchase after December 31, 2010 will require a prescription for reimbursement.

The **Impact**
of **Health Care**
Reform



The
BESTflexSM
Plan

Types of OTC medicines that **require a prescription for reimbursement:**

Acid Controllers	Baby Rash Ointments/Creams	Motion Sickness
Allergy and Sinus	Cold Sore Remedies	Pain Relief
Antibiotic products	Cough, Cold & Flu	Respiratory Treatments
Anti-Diarrheals	Digestive Aids	Sleep Aids & Sedatives
Anti-Gas	Feminine Anti-Fungal/Anti-Itch	Stomach Remedies
Anti-Itch and Insect Bite	Hemorrhoidal Medications	
Anti-parasitic Treatments	Laxatives	

Types of medical expenses that **do not require a prescription for reimbursement:**

Ankle Braces	Durable Medical Equipment	Reading Glasses
Bandages	Heating Pads	Thermometers
Contact Lens Solution	Ice Packs	Wrist Supports
	Insulin	

Please contact Employee Benefits Corporation's Participant Services team at **800 346 2126** if you have any questions about the restriction on OTC medicines.

The
BESTflexSM
Plan

Employee
Benefits
Corporation

Web Address:
www.ebcflex.com

U.S. Mail:
Employee Benefits Corporation
PO Box 44347
Madison WI 53744-4347

Phone:
Monday - Friday, 8:00 - 5:00 CST
608 831 8445
800 346 2126

Fax:
608 831 4790