

KNOW YOUR EMPLOYEE
BENEFITS



Benefit and insurance issues important to you – brought to you by the insurance specialists at Davevic Benefit Consultants

New Rules for Using Health Spending Accounts for Over-the-Counter Drugs

Per a provision of the health care reform legislation, as of Jan. 1, 2011, you can no longer use health spending accounts (HSAs, FSAs, HRAs) for over-the-counter (OTC) drugs and medicines, unless you have a prescription. (You do not need a prescription for insulin or diabetic supplies.)

Over-the-Counter items, drugs and medications must be medically necessary.

Antiseptics Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Antiseptic wash or ointment for cuts or scrapes (Rx)
- Antiseptic mouthwash (Rx)
- Benzocaine swabs (Rx)
- Boric Acid powder (Rx)
- First aid wipes (Rx)
- Hydrogen Peroxide (Rx)
- Iodine tincture (Rx)
- Rubbing Alcohol (Rx)
- Sublimed Sulfur powder (Rx)

Cold, Flu, Asthma and Allergy Medications Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Allergy medications (Rx)
- Bronchodilator/expectorant tablets (Rx)
- Bronchial asthma Inhalers (Rx)
- Cold relief syrup, tablets, and drops (Rx)
- Cough syrup, tablets, and drops (Rx)
- Flu relief syrup, tables, and drops (Rx)
- Medicated chest rub (Rx)
- Nasal decongestant spray, drops, or inhaler (Rx)
- Nasal strips to improve congestion (Rx)
- Sinus and allergy nasal spray (Rx)
- Homeopathic sinus medications (Rx)
- Vapor patch cough suppressant (Rx)

Diabetes Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Diabetic lancets
- Diabetic needles
- Diabetic supplies
- Diabetic syringes
- Diabetic test strips
- Glucose meters
- Glucose tablets (Rx)

Ear/Eye Care Letter of Medical Necessity required from a physician (LOMN) Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Airplane ear protection (LOMN)
- Ear drops for swimmers (Rx)
- Ear water-drying aid (Rx)
- Ear wax removal drops (Rx)
- Homeopathic earache tablets (Rx)
- Contact lens solution

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Health Aids Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Antifungal treatments (Rx)
- Denture adhesive
- Diuretics and water pills (Rx)
- Hemorrhoid relief (Rx)
- Incontinence supplies
- Lice control (Rx)
- Medicated bandages
- Motion sickness tablets (Rx)
- Respiratory stimulant ammonia (Rx)
- Sleeping aids (Rx)

Pain Relief Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Arthritis pain reliever (Rx)
- Bunion and blister treatments (Rx)
- Itch relief (Rx)
- Orajel® (Rx)
- Pain relievers, aspirin and non-aspirin (Rx)
- Throat pain medications (Rx)

Personal Test Kits

- Cholesterol tests
- Colorectal cancer screening tests
- Home drug tests
- Ovulation indicators
- Pregnancy tests

Skin Care Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Acne medications (Rx)
- Anti-itch lotion (Rx)
- Bunion and blister treatments (Rx)
- Cold sore and fever blister medications (Rx)
- Corn and callus removal medications (Rx)
- Diaper rash ointment (Rx)
- Eczema cream (Rx)
- Medicated bath products (Rx)
- Wart removal medications (Rx)

Stomach Care Items marked (Rx) require a doctor's prescription beginning 1/1/2011

- Acid reducing gum, liquid and tablets (Rx)
- Anti-Diarrhea medications (Rx)
- Gas prevention tablets or drops (Rx)
- Ipecac syrup (Rx)
- Laxatives (Rx)
- Pinworm treatment (Rx)
- Upset stomach medications (Rx)

Over-the-Counter (OTC) items Items marked (Rx) require a doctor's prescription beginning 1/1/2011 Letter of Medical Necessity required from a physician (LOMN)

- Adhesive or elastic bandages
- Blood pressure meter
- Cold or hot compresses
- Eye drops (Rx)
- Foot spa (LOMN)
- Gauze and tape (LOMN)
- Gloves and masks (LOMN)
- Herbs (Rx)
- Leg or arm braces
- Massagers (LOMN)
- Minerals (Rx)
- Multivitamins (Rx)
- Saline nose drops (Rx)
- Special supplements (Rx)
- Special teeth cleaning system (LOMN)
- Thermometers
- Vitamins (Rx)

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Over-the-Counter items that DO NOT qualify for reimbursement:

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancement system
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Feminine care fragrances
- Hair regrowth
- Low "carb" foods
- Low calorie foods
- Oral care
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun tanning products
- Tooth brushes
- Over-the-counter items, drugs, or medications that are not medically necessary, or are not prescribed by your physician or health practitioner