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Changes to OTC Drug Reimbursements

Effective January 1, 2011, The Patient Protection and Affordable Care Act (PPACA) establishes a new uniform standard that applies to Flexible Spending Arrangements (FSAs) and Health Reimbursement Arrangements (HRAs). The cost of over-the-counter drugs or medicine can no longer be reimbursed under these plans unless a prescription is obtained, with a few exceptions.

For example, the following items are still eligible 213(d) expenses:

- Insulin (even if purchased without a prescription)
- Medical devices
- Eye glasses
- Contact lenses
- Co-pays
- Deductibles

The new standard will only apply to purchases made on or after January 1, 2011. Medicines and drugs purchased over-the-counter prior to the effective date are still eligible to be reimbursed in the 2011 plan year.

These new rules will also affect distribution from Health Savings Accounts (HSAs) and Archer Medical Savings Accounts (Archer MSAs). More information may be found on the [IRS website](#).

Please visit www.BenefitMall.com to view past Legislative Alerts in the "Newsroom" section. Or, you may visit www.HealthcareExchange.com for blog posts, polls, surveys and numerous resources. If you have any questions, please contact your local BenefitMall Sales Team and they will be happy to assist you. Thank you for taking the time to read through this important notification.

Sincerely,

A handwritten signature in black ink that reads 'Michael Gomes'.

Michael Gomes
Executive Vice President

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