



Frequently Asked Questions

How does Health Care Reform affect my Health FSA Plan?

1. What exactly did Health Care Reform change?

Effective January 1, 2011, reimbursements for over-the-counter (OTC) drugs and medicines will no longer be eligible for reimbursement under a Health FSA Plan unless they are prescribed by a physician. A "prescription" means a written or electronic order for a medicine or drug that meets the legal requirements of a prescription in the state in which the medical expense is incurred and that is issued by an individual who is legally authorized to issue a prescription in that state.

2. Does this change affect all OTC items or any other eligible item?

No - not all items on the eligible expense list are affected. Only those items that represent over the counter drugs and medicines (that are not prescribed by a physician) are precluded from the tax-free reimbursement. Items such as prescription medications, office visit co-payments, health plan deductibles and co-insurance, non-cosmetic medical, dental and vision expenses, and many others will remain eligible expenses.

3. Which drug or medicine categories are affected?

Beginning January 1, 2011 the following categories of items will be deleted from the FSA eligible item list unless you have a valid prescription: Please note that insulin remains an eligible expense with or without a prescription.

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

4. Can I still get OTC drugs or medications reimbursed through a Health FSA Plan after January 1, 2011?

Yes - you can still get reimbursed for OTC drugs or medications after January 1, 2011. If you have a prescription for an OTC drug or medicine, you must pay for the expense out of pocket at point of sale and then submit a manual claim requesting reimbursement along with a copy of a bona-fide prescription.

5. Where can I find a list of eligible Health FSA items?

To view the list, log onto MedBen's website at www.medben.com, click on "Online Client Services", the menu of options is available in the left hand toolbar.

FSA Eligible Expense Table – The MedBen IRS Eligible Expense Table provides MedBen FSA participants with a detailed list of IRS qualified medical expenses under a traditional Health FSA plan. A participant can use this tool, throughout the year, to see if a particular medical expense is reimbursable through the Health FSA plan.

6. Will I still be able to use my Health Care FSA Plan to pay for all my other eligible expenses?

Yes – you will still be able to use your Health Care FSA Plan to pay for qualified expenses you incur at Physician Offices, Hospitals, Urgent Care Centers, Surgery Centers, Dental Offices, Orthodontic Offices, Vision Care Providers & Suppliers, etc., same as you do now.