

Over-the-Counter (OTC) Category Reimbursement

Effective January 1, 2011, OTC drugs and medicines will no longer be eligible for reimbursement without a valid prescription from your attending physician. Participants who wish to continue to purchase *tax-free* OTCs will need to visit their doctor to obtain a prescription for OTC drugs and medicines. This change applies regardless of when your plan year begins. Be sure to review your enrollment materials carefully and check **www.myFBMC.com** regularly for updates.

Over-the-Counter Expenses

Your Over-the-Counter (OTC) items, medicines and drugs may be reimbursable through your Medical Expense FSA. You can save valuable tax dollars on certain categories of OTC items, medicines and drugs.

You may be reimbursed for OTCs through your Medical Expense FSA if:

- you have a valid prescription from your physician (if the OTC item is classified as a medicine or drug)
- the item, medicine or drug was used for a specific medical condition for you, your spouse and/or your dependent(s)
- the submitted receipt clearly states the purchase date, the purchase price, and the name of the item, medicine or drug
- the reimbursement request is for an expense allowed by your employer's Medical Expense FSA plan and IRS regulations and
- you submit your reimbursement request in a timely and complete manner as described in your benefits enrollment information.

The list at right is only a **partial list** of eligible OTC items.** For a list click visit **www.myFBMC.com**, under the **Resources** tab and select *Eligible Healthcare Expenses*. For more comprehensive OTC guidelines, please refer to <http://www.irs.gov>.

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Eligible Expense Categories (This is only a guide and not a comprehensive listing)

Drug Type	Examples**
Allergy Treatment	Actifed, Benadryl, Sudafed, etc.
Antacids	Gas-X, Maalox, Rolaids, etc.
Antidiarrhea and Laxative	Ex-Lax, Pepto-Bismol, etc.
Anti-Fungal	Lamisil AT, Micatin, etc.
Anti-Itch	Bactine, Cortaid, Calamine, etc.
Cold Remedies	Alleve Cold, Dristan, Nyquil, etc.
Cold Sore/Fever Blister	Abreva, Zilactin etc.
Contraceptive	Trojans, Today Sponge, etc.
Contact Lens Cleaner	Boston, Opti-Free, etc.
Cough Suppressants	Robitussin, Vicks, etc.
First-Aid Supplies	Band-Aids, Medical Gloves, etc.
Internal Analgesic	Advil, Aleve, Bayer, Tylenol, etc.
Liniments	BenGay, Flexall, etc.
Medical Products	HIV test, Crutches, etc.
Menstrual Medications	Midol, Pamprin, etc.
Motion Sickness	Dramamine, Bonine, etc.
Smoking Cessation	Nicorette, Nicoderm CQ, etc.
Toothache/Teething	Orajel, Anbesol, etc.
Wart Removers	Compound W, Wartner, etc.

**The brands listed above are not to be considered an endorsement. They are only used as examples of eligible products reimbursable under your Medical Expense FSA.

OTC Category Reimbursement

Eligible OTC Expenses

Items Requiring Special Documentation*

The following is a **partial list** of items that require a letter from a Health Care Provider that states the diagnosis of the medical condition and a recommendation of the OTC item.

- Hair loss/replacement medications, such as Rogaine, used to replace hair lost due to a medical condition, such as cancer treatment
- Fiber supplements like Metamucil
- Herbal supplements such as St. John's Wort, when used to treat depression
- Glucosamine to treat arthritis
- Hormone Therapy drugs
- Medicated shampoos to treat conditions such as psoriasis
- Sleep prevention drugs such as No Doz
- Acne medications such as Retin-A
- Sunscreen/Sunblock
- Vitamins, when prescribed by a physician to treat specific medical conditions
- Weight loss/dietary supplements used for a specific medical condition
- Massage therapy
- Prenatal vitamins
- Nasal sprays, such as Breathe Right, to treat snoring

Ineligible OTC Expenses

These items are not considered medical care and are not reimbursable. This is only a **partial list** of ineligible items.

- Cosmetics/Make-up
- Cotton balls
- Deodorants
- Eye cream
- Face cream
- Feminine hygiene products
- Food items
- Hair removal treatments, such as waxing
- Lip balm
- Moisturizer
- Mouth wash
- OTC items primarily for general health and well-being
- Razors
- Shaving cream
- Soap
- Teeth whitening products
- Toiletries
- Toothpaste
- Vitamins taken for overall health

* Contact FBMC Customer Service for more information or to obtain a sample Letter of Medical Need or Personal Use/Capital Expenditures Statement.

IMPORTANT NOTES:

- If you wish to be reimbursed through your flexible spending plan for OTC medicines or drugs, you must have a valid prescription from your physician. Please see the OTC information link on the **www.myFBMC.com** homepage for more information.
- Be sure to maintain sufficient documentation to submit receipts for reimbursement.
- You may resubmit a copy of your receipt from your records if a rejected OTC expense becomes eligible for reimbursement later in the same plan year. (If your OTC claim has been denied for reimbursement, please refer to your enrollment materials to verify your dates of eligibility.)