

## IMPORTANT -- PLEASE READ

In March, President Obama signed the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010 (collectively “the Act”). The Act includes a number of modifications to employee benefit programs.

### CHANGES TO OVER-THE-COUNTER ELIGIBILITY FOR REIMBURSEMENT

Beginning January 1, 2011, over-the-counter (OTC) drugs, medicines and biologicals must be accompanied by a physician’s prescription in order to be reimbursed under health flexible spending accounts (FSAs). Below is a summary of this change and how it will impact participants.

Under the Act, as of January 1, 2011, OTC drugs, medicines and biologicals will continue to be eligible for reimbursement as long as the request is accompanied by a doctor’s prescription. This means items such as cough medicines, pain relievers, acid controllers and diaper rash ointment will now require a doctor’s prescription to be submitted along with the reimbursement request. Insulin and other OTC items, such as band-aids, will continue to be eligible without a prescription.

After December 31, 2010, purchases of OTC drugs, medicines and biologicals will require a form of payment other than the BenefitElect VISA debit card. In order to be reimbursed, the employee will be required to submit the following documents to Chappelle/Benefit:

- a claim reimbursement form (obtain form from your Welcome Kit, [www.fsa4me.com](http://www.fsa4me.com) or [www.auburn.edu/payroll](http://www.auburn.edu/payroll));
- receipts (indicating the date, amount, provider and service description); and
- the doctor’s prescription for the OTC drug, medicine or biological purchase. To avoid multiple requests from your prescriber for regularly used items, ask your prescriber to write your OTC prescription for a date range within your plan year.

These documents may be submitted via email ([customerservice@chappellebenefits.com](mailto:customerservice@chappellebenefits.com)), fax (866-395-4543) or US Mail (Claims Processing Center, P.O. Box 59548, Birmingham, AL 35259).

Though the specific list of items affected has not been completely assessed, the following categories of **items will require a doctor’s prescription** and cannot be purchased using a health care debit card:

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

The following are examples of some of the OTC items that **will remain available without a doctor’s prescription** (can use a Debit Card for these transactions):

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|-------------------------------------|-------------------------------|-------------------------------|
| • Band Aids                         | • Denture Adhesives           | • Insulin & Diabetic Supplies |
| • Birth Control                     | • Diagnostic Tests & Monitors | • Ostomy Products             |
| • Braces & Supports                 | • Elastic Bandages & Wraps    | • Reading Glasses             |
| • Catheters                         | • First Aid Supplies          | • Wheelchairs, Walkers, Canes |
| • Contact Lens Supplies & Solutions |                               |                               |

Should you have any questions please do not hesitate to contact Chappelle/Benefit Elect at 1-800-257-0986.