

Over-the-Counter (OTC) Reference

Important: Effective January 1, 2011, over-the-counter (OTC) medications must be accompanied by a doctor's prescription and a manual claim form to be covered under the FSA, HRA or HSA. They may no longer be purchased using the eflex card. **This new legislation affects OTC medications only; all other medical supplies (e.g., band-aids, first-aid supplies, etc.) are still eligible for reimbursement.** This change is effective January 1, 2011, regardless of your plan year, so it may impact your elections.

While we don't yet have a comprehensive list of OTC items affected by the new legislation, we do have the OTC categories that will require a doctor's prescription after January 1, 2011. These categories include:

- Allergy medicine
- Antacids
- Anti-diarrhea medicine
- Antihistamine
- Aspirin
- Bactine
- Ben Gay or products for muscle or joint pain
- Bug bite medications
- Calamine lotion
- Cold medicine
- Cough drops
- Cough syrups
- Diaper rash ointment
- First aid cream
- Heartburn medicines
- Hemorrhoidal cream
- Lactose intolerance medicine
- Laxatives
- Medicated shampoo
- Medicated soap
- Motion sickness pills
- Nasal sinus sprays
- Pain relievers
- Sinus medications
- Sleeping aids for occasional insomnia
- Spermicidal foam
- Sunburn relief and sunscreens
- Throat lozenges
- Visine or other eye drops
- Wart remover treatments
- Yeast infection treatments

Unfortunately, until further guidance is provided by the IRS, we cannot provide a complete list of items that will or will not be eligible. **We will provide an updated list as soon as it becomes available.**



For more detailed information on qualifying expenses, check out these links:

- **Health Care Expense Table**
<http://hcet.ebia.com/efg>
- **eflex One-Stop, 2011 OTC Resource page**
www.eflexgroup.com

Questions? Call us toll-free at 1.877.933.3539