



Benefit Coordinators Corporation: Client Announcement
MEMORANDUM OF UNDERSTANDING – Health Care Reform Bill & IRS Notice 2010-38
Over-The-Counter (OTC) Changes

June 9, 2010

As your FSA Administrator, Benefit Coordinators Corporation (BCC) will keep our clients informed of updates, changes and new information as it relates to Health Care Reform & IRS Notice 2010-38. Please take time to carefully review the information below that pertains to the OTC prescription rules of your Health FSA and/or HRA plan.

Over-the-Counter (OTC) Changes

As of January 1, 2011, regardless of your plan year, Health FSAs and HRAs cannot reimburse for OTC medicines and drugs (other than insulin) without a doctor's prescription. This change affects only OTC drugs and medicines.

Here is a *partial* listing of medicines/drugs **that will require a doctor's prescription** as of January 1, 2011.

NOTE: As of January 1, 2011, these medicines/drugs **can no longer be purchased** using an FSA debit card:

- Acid Controllers
- Allergy & Sinus
- Antibiotic Products
- Anti-Diarrheals
- Anti-Gas
- Anti-Itch & Insect Bite
- Anti-parasitic 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





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Here is a *partial* listing of items **that can still be reimbursed without a doctor's prescription**, and can be purchased using your FSA debit card:

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

