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Healthcare Insurance Reform Update

Flexible Spending Accounts Health Reimbursement Arrangements

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Dear Valued Member,

We want to make you aware of a change regarding your eligible expenses through your Flexible Spending Account or Health Reimbursement Arrangement.

In order to be reimbursed for over-the-counter medicines in the categories listed below, you will need to purchase them prior to **January 1, 2011**. After this date, over-the-counter medicines will require a prescription from your physician to be reimbursable. Please include the prescription (or a copy of it) when submitting a claim for reimbursement.

****** Please be advised that the IRS has recently provided additional guidance establishing that a prescription, not a letter of medical necessity, will be required to reimburse over-the-counter medicines.***

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

Non-medicinal over-the-counter items (such as bandages, contact lens solution, etc.) will remain reimbursable without a prescription.

Should you have any questions about whether an expense is reimbursable, please contact MEBS Flex/HRA Department at (800) 968-6327.

Thank you for choosing MEBS.