

HEALTH CARE REIMBURSEMENT ACCOUNT CHANGES IMPACTING OTC DRUGS

Effective January 1, 2011, Health Care Reform places new restrictions on reimbursement of over-the-counter (OTC) drugs and medicines. Certain OTC items will require a prescription to be considered for reimbursement under the Health Care Reimbursement Account. This means that an OTC must be **accompanied by a doctor's prescription to be eligible for reimbursement**. A prescription for an OTC drug or medicine should be exactly the same as one for a drug or medicine that can only be obtained with a doctor's prescription. When you go to the doctor, simply ask him or her to write you a prescription for the item for which you want to be reimbursed. The prescription must comply with state prescription laws and be written on a physician's prescription pad.

Below is a list of OTC drugs and medical items that **NOW REQUIRE** a doctor's prescription.

<i>Acne treatments</i>	<i>Cough, cold & flu medicines</i>
<i>Acid controllers</i>	<i>Digestive aids</i>
<i>Allergy & sinus medicines and products</i>	<i>Feminine anti-fungal/anti-itch</i>
<i>Antibiotic products</i>	<i>Hemorrhoid preps</i>
<i>Antidiarrheals</i>	<i>Laxatives</i>
<i>Anti-gas</i>	<i>Motion sickness</i>
<i>Anti-itch & insect bite</i>	<i>Aspirin & pain relief</i>
<i>Anti-parasitic treatments</i>	<i>Respiratory treatments</i>
<i>Baby rash ointments/creams</i>	<i>Sleep aids & sedatives</i>
<i>Cold sore remedies</i>	<i>Stomach remedies</i>

Some OTC drugs and supplies will continue to be eligible for reimbursement without a doctor's prescription. Below is a list of OTC drugs and medical items that do not require a doctor's prescription.

<i>Insulin & diabetic supplies</i>	<i>Diagnostic tests & monitors</i>
<i>Band aids</i>	<i>Elastic bandages & wraps</i>
<i>Braces & supports</i>	<i>Fertility monitors</i>
<i>Catheters</i>	<i>First aid supplies</i>
<i>Birth control</i>	<i>Hearing aids and batteries</i>
<i>Contact lens supplies & solutions</i>	<i>Ostomy products</i>
<i>Denture adhesives</i>	<i>Reading glasses</i>
<i>Diabetic monitors, test kits, strips & supplies</i>	<i>Wheelchairs, walkers, canes, etc.</i>

Health Care Reimbursement Account Expenses

The list below outlines medical expenses the IRS typically considers eligible for reimbursement through the Health Care Reimbursement Account in 2011. To be eligible, medical expenses must be medically necessary. The IRS defines an eligible medical expenses as one incurred primarily to alleviate or prevent physical or mental defect or illness. This includes the costs of equipment, supplies, and diagnostic devices, as well as dental expenses and transportation costs. This does not include expenses that are merely beneficial to general health, such as vitamins or a vacation.

This is not an all inclusive list. Some health care expenses you incur may not be eligible for reimbursement.

Eligible Medical Expenses

Baby/Child to Age 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby Care

Dental Services

- Dental X-Rays
- Dentures and Bridges
- Exams/Teeth Cleaning
- Extractions and Fillings
- Gum Treatment
- Oral Surgery
- Orthodontia/Braces

Hearing

- Hearing Devices and Batteries
- Hearing Exams

Lab Exams/Tests

- Blood Tests and Metabolism Tests
- Body Scans
- X-Rays
- Cardiographs
- Laboratory Fees
- Spinal Fluid Tests
- Urine/Stool Analysis

Vision Services

- Eye Examinations
- Eyeglasses
- Contact Lenses and Contact Lens Supplies
- Laser Eye Surgeries
- Artificial Eyes
- Prescription Sunglasses
- Radial Keratotomy/LASIK
- Reading Glasses

Medical Procedures/Services

- Acupuncture
- Alcoholism (inpatient and outpatient treatment)
- Ambulance
- Drug Addiction
- Hospital Services
- Infertility Treatment
- In Vitro Fertilization
- Norplant Insertion or Removal
- Physical Exam (non employment related)
- Reconstructive Surgery (if medically necessary due to congenital defect or accident)
- Service Animals*
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*
- Vaccinations/Immunizations
- Vasectomy and Vasectomy Reversal

Medical Equipment/Supplies

- Abdominal/Back Supports
- Air Purification Equipment*
- Arches/Orthopedic Shoes
- Band-aids
- Braces and Supports
- Contraceptive Devices
- Crutches and Wheel Chairs
- Elastic Bandages and Wraps
- Exercise Equipment*
- First Aid Supplies
- Hospital Bed
- Mattresses*
- Medic Alert Bracelet or Necklace
- Oxygen*
- Pregnancy Test Kits
- Post Mastectomy Clothing
- Prosthesis
- Splints/Casts
- Support Hose*
- Syringes
- Wigs*

Medication

- Birth Control
- Homeopathic Medications*
- Insulin
- Prescription Drugs

Obstetric Services

- Lamaze Class
- Midwife Expenses
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre and Postnatal Treatments

Practitioners

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath or Naturopath*
- Osteopath
- Physician
- Psychiatrist or Psychologist

Therapy

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise*
- Hypnosis
- Massage
- Occupational
- Physical
- Speech
- Weight Loss Programs*

*Items marked are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement.

Ineligible Expenses

- Cosmetic Surgery/Procedures
- Dancing/Exercise/Fitness Programs
- Diaper Service
- Electrolysis
- Personal Trainers
- Hair Loss Medication
- Hair Transplant
- Health Club Dues*
- Long Term Care Premiums
- Marriage Counseling
- Maternity Clothes
- Sunscreen
- Swimming Lessons
- Teeth Whitening/Bleaching
- Vitamins or Nutritional Supplements

Contact your Campus Benefits Office for any questions regarding an eligible Health Care Reimbursement Account expense. Claim submission guidelines are available on the university's benefits webpage at www.nebraska.edu/benefits.