

## *Over-the-Counter Medicines & Products Reference Guide*

### **Over-the-Counter Drugs and Medicines**

Beginning January 1, 2011, OTC medicines or drugs, such as pain relievers, allergy medicines, cough/cold/flu products and antacids will require a physician's prescription in order to be considered eligible for reimbursement. The only exception is insulin – which will **not** require a prescription.

Even if you have a prescription, you will need to pay for the OTC drug/medicine with another form of payment besides your FlexCard and submit a claim to us for reimbursement along with a copy of the receipt and prescription from your doctor. Reimbursement forms are available on our website at [www.flexsaveamerica.com](http://www.flexsaveamerica.com).

Over-the-counter (OTC) products that **are not** medicines or drugs are reimbursable under a Health Care Flexible Spending Account (HCFA) without a prescription when the OTC product is used for medical purposes. This includes items such as bandages, contact lens solutions, thermometers and blood pressure monitors.

#### **Sample Prescription for an OTC drug/medicine:**

|                     |                     |
|---------------------|---------------------|
| Family Practice     | Date: 1/10/2011     |
| 1234 Street Ave.    |                     |
| City, ST, ZIP       |                     |
| License #123456789  |                     |
| Patient: Jane Doe   |                     |
| <i>Aspirin 81mg</i> |                     |
| 6 refills           | <i>John Doe, MD</i> |

*Prescriptions must be legible*

### **Dual-Purpose Products**

Certain OTC products are considered dual-purpose, such as **vitamins and supplements**. That's because for some individuals, the product is used to alleviate a medical condition, while others use the product for general health and well-being. It's important to point out vitamins and supplements require what's known as a **Letter of Medical Necessity (LMN)** and not a prescription. These products may be eligible for reimbursement, but require an LMN stating:

- your specific diagnosis or medical condition
- recommended treatment including the specific name of the vitamin/supplement
- length of treatment
- documentation of the product and cost

FlexSave provides an **LMN** to assist you in submitting this information which can be found at [www.flexsaveamerica.com](http://www.flexsaveamerica.com) under the "forms" tab. **Please note: Submitting an LMN for your claim does not guarantee that the expense will be approved.**