

New with the BESTflexSM Plan: Now you can get a tax break on over-the-counter drugs.*

You can now be reimbursed for non-prescription drugs through the BESTflex Plan Health Care Flexible Spending Accounts (FSA's).

Now, there is a simple way for you to be reimbursed for over-the counter medications on a pre-tax basis.

Another immediate benefit of this ruling is that if you have valid receipts and documentation for qualifying over-the-counter drugs purchased anytime within your plan year, you can submit claims for those expenses.

As always, any medicines used to promote general health such as supplements, vitamins and herbal remedies are not eligible. The key wording to test for eligibility is "...to alleviate or treat personal injuries or sickness..." Pain relievers, allergy medications, antacids and cold remedies qualify under the new ruling, while vitamins and toothpaste do not, since neither items "alleviate or treat personal injuries or sickness." If you can prove the medication qualifies, attach a proper receipt and documentation and submit your claim.

- Now receive pre-tax reimbursements for non-prescription, over-the-counter medicines
- Purchasing over-the-counter medicines can help you use up funds remaining in your FSA
- Expenses incurred in this Plan Year for non-prescription medicines can be reimbursed with valid receipts

Remember, you can look up your account balances at EBC's web site:

<http://www.ebcflex.com>

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Local: 608 831 8445 / Toll Free: 800 346 2126 / Fax: 608 831 1159

The Revenue Ruling that was released still emphasizes that the over-the-counter drug must be for the purpose of providing medical care. Medical care is defined as diagnosis, cure, mitigation, treatment, or prevention of disease, or for the purpose of affecting any structure or function of the body.

Antacid, allergy medicine, pain relievers, and cold medicine are all eligible expenses.

Allergy medicines

Antihistamines
Decongestants
Nasal sprays
Sinus medications

Anti-itch

Antihistamines
Athletes foot creams, powders

Cold medications

Cough drops
Cough syrups
Decongestants
Flu and cold medications
Sore throat sprays
Vapor rubs

Digestive tract relief

Antacids
Anti-diarrhea medications
Anti-nausea medications
Heartburn medications

Miscellaneous

Cold sore remedies
Eye drops
Lice treatments
Nicotine patch/gum
Wart removers
Yeast infection treatments

Pain relievers

Acetaminophen (Tylenol)
Anti-inflammatory drugs
Disinfecting creams, ointments
Ibuprofen (Motrin)
Fever reducers
Naproxen sodium (Aleve)

*Ineligible general health items**

Appetite suppressants
Herbal remedies
• Chondroitin Sulfate
• Echinacea
• Ginkgo Biloba
• Ginseng
• Glucosamine
• St. John's Wort
Supplements
Vitamins
Weight loss

*Other Ineligible items

Cosmetic items
Cosmetics including face creams
Shampoo
Soaps and cleansers
Sundry items
Toiletries such as toothpaste

**These items may be eligible with a doctor's letter stating a specific medical diagnosis.

