

**\*IMPORTANT\***

**Information Regarding your Cafeteria Plan  
 and Over-the Counter Medications**

Effective January 1, 2011, over-the-counter (OTC) drugs will no longer be eligible for reimbursement through your FSA or HRA plan without a prescription. This change is the result of a provision in the Patient Protection and Affordable Care Act of 2010.

OTC items will continue to be reimbursable through your cafeteria plan if prescribed by a doctor, however. Claims for reimbursement of OTC expenses incurred after January 1, 2011 must be submitted manually and be accompanied by a valid prescription.

Because of the requirement to submit a prescription, OTC purchases will no longer be eligible for purchase with your debit card. However, non-OTC drugs and medicines that require a prescription by law will continue to be eligible for purchase with your debit card at participating pharmacies. Also, non-medicinal items such as contact lens solution, eyeglasses and first-aid items will continue to be reimbursable and purchasable with your debit card.

Please consider these changes as you decide on election amounts for your new plan year. Also, we urge you to keep in mind that OTC expenses that you plan to have reimbursed from your current year election must be incurred by December 31, 2010 in order to be eligible without a prescription.

The table below lists some examples of the most commonly purchased items that will no longer be eligible without a prescription.

<b>Categories No Longer Eligible Without a Prescription</b>	
<ul style="list-style-type: none"> <li>• Acid Controllers</li> <li>• Antibiotics</li> <li>• Anti-Gas Products</li> <li>• Anti-Parasitic Treatments</li> <li>• Cold Sore Remedies</li> <li>• Digestive Aids</li> <li>• Hemorrhoidal Preps</li> <li>• Motion Sickness</li> <li>• Respiratory Treatments</li> <li>• Stomach Remedies</li> </ul>	<ul style="list-style-type: none"> <li>• Allergy &amp; Sinus Medicine</li> <li>• Anti-Diarrheal</li> <li>• Anti-Itch &amp; Insect Bite</li> <li>• Baby Rash Ointments/Creams</li> <li>• Cough, Cold &amp; Flu</li> <li>• Feminine Anti-Fungal/Anti-Itch</li> <li>• Laxatives</li> <li>• Pain Relievers</li> <li>• Sleep Aids &amp; Sedatives</li> </ul>