

# The Health Care Reform

What it means to your Flexible Spending Accounts

The Patient Protection and Affordable Care Act (PPACA), as modified by the Health Care and Education Reconciliation Act of 2010 (HCERA) places a new restriction on what can be reimbursed from a health care Flexible Spending Account (FSA). Your health care FSAs currently permits reimbursement of expenses for over-the-counter drugs and medications in accordance with a Revenue Ruling released by the IRS in 2003. However, beginning January 1, 2011, health care FSAs will no longer be permitted to reimburse expenses for over-the-counter drugs and medications unless the purchase was obtained by prescription.



Please note - the change is effective for purchases on or after January 1, 2011, regardless of your employers Section 125 plan year or grace period.

## Items Affected

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



**For more information, contact:**

**First Financial Administrators, Inc. Flex Department  
(866) 853-3539**