



Health Benefits Focus

CONTACTS

Anthem
1-800-552-2682
www.anthem.com/cova

Delta Dental
1-888-335-8296
www.deltadentalva.com

Medco
1-800-355-8279
www.medco.com

ValueOptions
1-866-725-0602
www.achievesolutions.net/covacare

Optima Health
1-866-846-2682
www.optimahealth.com/cova

Kaiser Permanente
1-800-777-7902
www.kp.org/mida/commonwealthofvirginia

Fringe Benefits Management Company (FBMC)
1-800-342-8017
www.myFBMC.com

DHRM
Office of Health Benefits
1-888-642-4414
www.dhrm.virginia.gov

Questions?

Send an e-mail to ohb@dhrm.virginia.gov or contact your agency Benefits Administrator

New Health Reform Rules Start January 1 for Medical FRAs

Look for changes on January 1, 2011 if you have a Medical Flexible Reimbursement Account. As announced in the Spring 2010 Spotlight newsletter, new national health care reform rules will limit what items may be reimbursed from your account beginning the first day of the new year.

Under the new rules, over-the-counter (OTC) drugs may no longer be reimbursed under a Medical FRA unless your doctor gives you a prescription for them. Other OTC items that are not medicines, such as bandages, thermometers and crutches, may still be reimbursed.

Here are some answers to questions you may have. For more information, call FBMC customer service or visit the FBMC Web site. FBMC administers the Commonwealth's flexible reimbursement accounts. Contact information is on the left.

Q1. What are the restrictions on my Medical FRA reimbursement?

A1. Beginning on **Jan. 1, 2011**, you only may be reimbursed for drugs that have a



prescription and for over-the-counter (OTC) items which are not medications. The only exception is insulin, which will be reimbursed with or without a prescription. OTC drugs, such as aspirin, cold and cough medicines, may no longer be reimbursed through your Medical FRA without a prescription.

Q2. Why is there a change to the reimbursement rules?

A2. The change is a result of a national health care reform provision that applies to all health plans

offering medical flexible spending accounts such as the pre-tax accounts the Commonwealth provides.

Q3. Where can I find a list of what can and cannot be reimbursed?

A3. There is a chart on the Fringe Benefits Management Company (FBMC) Web site at www.myFBMC.com that shows what medications and items require, or do not require, a prescription to be reimbursed. You may download a copy of the information without logging onto the FBMC site.

(continued on page 2)

Medical FRA Rules (continued)



Q4. May I use the myFBMC Card® Master Card to buy OTC drugs if I have a prescription?

A4. No. The *myFBMC Card* may be used only for regular prescription medications or

non-medicinal OTC items such as bandages, first aid kits, crutches and thermometers. For OTC drugs, submit a completed claim form with supporting documentation, including:

- a customer sales receipt showing the name of the drug, the date of sale and the amount paid, and
- a copy of the prescription.

Q5. Where can I go for more information?

A5. If you have questions,

contact your Benefits Administrator.

You also may call FBMC directly at 1-800-342-8017 (M-F/7:00AM-10:00PM) or visit the FBMC Web site at www.myFBMC.com.

Or you may contact the Office of Health Benefits at 1-888-642-4414 toll free, (804) 225-3642 in Richmond, or send an e-mail to ohb@dhrm.virginia.gov.

What Items May Be Reimbursed Without A Prescription?

Here is a brief list of popular OTC items that may be reimbursed beginning January 1, 2011 without a prescription through a Medical FRA. This is only an overview. Visit FBMC's Web site for the complete list.

Prescriptions Are Not Required If For:

- Insulin
- Diabetic testing supplies
- Syringes and other insulin delivery mechanisms
- Nasal aspirators
- Contact lens solution
- Contact lens cases
- Natural tears
- Ear Wax Candles
- Ear syringes
- Eye glass nose pads
- Magnifier readers
- Adult and baby thermometers
- Sterile cotton balls
- Denture supplies and dental guards
- First aid kits
- Bandages
- Dressings
- Rubbing alcohol
- Foot cushions
- Heat patches
- Icy patches
- Motion sickness wrist bands
- Splints
- Pregnancy tests
- Aqua filters (smoking deterrent)



Virginia Department of Human Resource Management
Office of Health Benefits