



The Patient Protection and Affordable Care Act (PPACA), also known as HEALTH CARE REFORM, requires that effective January 1, 2011 the ICUBA MasterCard® may not be used for over-the-counter (OTC) medications reimbursed through the Health Care Spending Account (HCSA) and Health Reimbursement Account (HRA).

### Frequently Asked Questions

#### **1) When did this occur and how will it affect me and/or my family?**

PPACA was signed into law on March 23, 2010. Effective January 1, 2011, PPACA requires that all OTC medications eligible for reimbursement must be accompanied by a doctor's prescription and a reimbursement request (claim form). OTC medications would no longer be purchased using the ICUBA MasterCard®.

#### **2) What are OTC medications?**

OTC medications include item categories such as pain relievers, acid controllers, allergy/sinus, digestive aids, cough/cold/flu, anti-fungal/anti-itch, bandages, laxatives/anti-gas, rash ointment and creams. Although a final complete list of ineligible items is not yet available, preliminary lists of categories that will no longer be eligible for reimbursement include:

*Acid Controllers  
Antibiotic Products  
Anti-Gas  
Anti-parasitic Treatments  
Baby Rash Ointments/Creams  
Cough, Cold & Flu  
Feminine Anti-Fungal/Anti-Itch  
Laxatives  
Pain Relief  
Sleep Aids & Sedatives*

*Allergy & Sinus  
Anti-Diarrheal  
Anti-Itch & Insect Bite  
Bandages  
Cold Sore Remedies  
Digestive Aids  
Hemorrhoid Preps  
Motion Sickness  
Respiratory Treatments  
Stomach Remedies*



**3) Are there any OTC items that will not require a doctor's prescription after January 1, 2011?**

Contact lens solution and hearing aid batteries will continue to be eligible for reimbursement. In addition, insulin that is currently purchased without a prescription will be eligible for reimbursement. However, the ICUBA MasterCard® would no longer be accepted as payment after December 31, 2010, and a manual claim form would be required for reimbursement.

**4) Where can I get a claim form?**

The claim form is accessible by logging onto <http://icubabenefits.org>.

**5) How do I submit a claim for reimbursement?**

ICUBA has made significant improvements to the website at <http://icubabenefits.org> in order to make the filing of manual claim forms easier. You may file the claim form on line, or print it out and fax it, scan it to ICUBA or mail it to ICUBA. You will receive an e-mail confirmation that reimbursement has been approved. Remember that the quickest way to receive reimbursement and to hold down postal costs is to have the reimbursement deposited directly into your bank account. This has also been made easier through the website. Please remember to scan in the doctor prescription with your claim form for faster claim processing.

**6) What will happen if I try to use my ICUBA MasterCard® at the cash register for OTC medication purchases?**

After December 31, 2010, the ICUBA MasterCard® will decline these purchases at the point of sale.

**7) What if I planned on spending my HCSA election on OTC purchases when I made my election at Open Enrollment?**

Your HCSA election amount cannot be changed after Open Enrollment unless you have a Qualified Status Change (e.g., marriage, divorce, legal separation, birth, adoption, spousal employment change) which is defined in the FSA Plan Document, accessible on <http://icubabenefits.org>. That means your HCSA election will stay in effect until March 31. You may either purchase all of your OTC medication planned purchases with the ICUBA MasterCard® before December 31, 2010, or see your doctor in order to obtain



a prescription after January 1, 2011, pay out of pocket for the purchase and submit a claim form.

**8) Does this mean that I can no longer use my ICUBA MasterCard® for my pharmacy prescription?**

No, prescription drug reimbursement will not be affected by this change, and the ICUBA MasterCard® will still be able to be used at the pharmacy for prescriptions.

**9) What should I do if my ICUBA MasterCard® denies my pharmacy prescriptions once the change takes place?**

After December 31, 2010, pharmacies currently eligible to accept the ICUBA MasterCard® may be denied because of this change. If this happens for prescription drugs please call 1-866-377-5102 to let us know and ICUBA will attempt to reauthorize the pharmacy to accept the ICUBA MasterCard®.

**10) Does this mean that after December 31, 2010 I may not submit a reimbursement request for OTC medications that were purchased before January 1, 2011?**

No, employees may continue to submit reimbursement requests for OTC medications after December 31, 2010 providing the items were purchased prior to January 1, 2011 and are filed timely.

**11) Will PPACA affect other purchases with my ICUBA MasterCard®?**

PPACA will not affect the use of the ICUBA MasterCard® (or manual claim submission) for other eligible medical expenses such as office co pays or coinsurance, eye glasses, orthodontia, and other eligible expenses.