

Rules are changing in 2011

Your Aetna Health Care Flexible Spending Account (FSA)

You'll notice some changes in your health benefits as a result of Health Care Reform. We want you to understand how these changes will affect your benefits.

Effective January 1, 2011, you will need a doctor's prescription when you use your health care FSA dollars to pay for certain over-the-counter (OTC) medicines.

OTC medicines are drugs that you normally buy without a doctor's prescription. For example, you don't need to see a doctor to buy lower-strength cold remedies, pain relief and allergy medicines. You still do not need a prescription to buy these items. But you will need to get a prescription *if you plan to use your FSA dollars to pay for them.*

Here's how to use your FSA for affected OTC expenses after January 1, 2011:

- Ask your doctor for a prescription even though it is an OTC product.
- Pay for the item at the time of purchase.
- Download an FSA claim form at www.myaetnafunds.com.

- Send your cash register receipt, the prescription for your OTC product and a completed claim form to the address on the claim form.
- We will deduct the money from your FSA. If you have direct deposit, we will deposit your reimbursement directly to your bank account. Or, we will send you a check to reimburse you for the eligible items.

You do not need a prescription for other eligible OTC items

This change only affects the drug categories listed on the right. You can still buy other products with your FSA dollars without a prescription after January 1, 2011. An example is contact lens solution or bandages.

Stay informed!

Visit www.myaetnafunds.com, then review updated Eligible Health Care Expenses listing to see what OTC expenses are affected after January 1, 2011. You may also access the IRS Website link to read more about new laws that may affect your health benefits.

In 2011, you will need a doctor's prescription to use your FSA dollars to pay for certain over-the-counter medicines

Get a doctor's prescription to use your FSA dollars for these types of products:*

- Acid controllers
- Allergy & sinus
- Antibiotic products
- Antidiarrheals
- Anti-gas
- Anti-itch & insect bite
- Antiparasitic treatments
- Baby rash ointments/creams
- Cold sore remedies
- Cough, cold & flu
- Digestive aids
- Feminine antifungal/anti-itch
- Hemorrhoidal preparations
- Laxatives
- Motion sickness
- Pain relief
- Respiratory treatments
- Sleep aids and sedatives
- Stomach remedies

*This list is subject to change.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna).

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