

Over- The-Counter Drug Claim Filing Tips

Organization and documentation are the keys to receiving a speedy reimbursement for your over-the-counter flexible spending claims! According to BCBS, many Health Care Flex Spending claims are rejected because little information can be obtained from the receipt and documentation that is submitted by participants.

By following these tips, you'll have fewer claims rejected and your check will be "in the mail" much quicker:



Make sure the receipt you submit contains the:

- **Date of purchase** - it helps to circle it on the receipt
- **Name of the store** where the item was purchased - it helps to circle it on the receipt
- **Circle the item** for reimbursement
- **Indicate the medical condition the item is used to treat (very important!)**
- **Name of dependent** - for whom the product was purchased
- **Include the entire receipt** - partial receipts can delay reimbursement.

If the receipt does not identify the OTC by name, you can submit supporting documents such as a copy of the box or product package with identifying information that matches a line item on the receipt. For example, a copy of the box that shows the name of the drug and the UPC code number with a receipt that has a line item with the same UPC code number.

Circle name of place item was purchased

WALMART
ALWAYS LOW PRICES.

Circle the item and indicate what the item was used to treat and who needed the item

SUPER CENTER
WE SELL FOR LESS
MANAGER PHYLLIS SMITH
(803) 648-9197

Item #2 Afrin. Used to treat Allergies for Joe Dependent (123-45-6789)

AFRIN	004110082033	5.68 J
LITTER ACES	007023000580	2.17 J
LITTER ACES	007023000560	2.17 J
LITTER ACES	007023000560	2.17 J
SIFT LINER	007061400349	2.78 J
SIFT LINER	007061400349	2.78 J
SV ES FISH O	068113169331	5.84 J
TWEezer	030997232510	1.87 J
SIFT LINER	007061400349	2.78 J
SIFT LINER	007061400349	2.78 J
SIFT LINER	007061400349	2.78 J
MASCARA	004155468114	3.84 J
GUM	002200000912 F	0.78 J
LITTER PAN X	007944100407	13.28 J
SUBTOTAL		54.48
TAX 1 6.000 %		3.27
TOTAL		57.75

ITEMS SOLD 15

Circle date when item was purchased

Join us for Baby Days!
Feb 28 - March 7, 2004.
02/28/04 20:55:40

CUSTOMER COPY

Circle name of place item was purchased

CVS PHARMACY
1769 WHISKEY RD., HIKEN, SC
PHARMACY: 648-2339 STORE: 642-3750
REG#03 TRAN#6527 CSHR#000024 STR#4295

Circle the item and indicate what the item was used to treat and who needed the item

Item # 1 CVS Brand Antihistamine. Used to treat allergies for Sue Dependent (999-99-9999)

Item # 2 CVS Brand Wart Remover Used to remove a wart for Sue Dependent (999-99-9999)

1 RX ITEM 0091223904	68.44N	
AN ITEM 0091031404	7.99N	
CVS ALGY TAB 100	9.99T	
CVS MART LIQU 57	3.89T SALE	
SUBTOTAL		90.31
SC 6.0% TAX		.83
TOTAL		91.14
MASTERCARD		91.14
CHANGE		.00

Circle date when item was purchased

Join us For Baby Days!
Feb 28 - March 7, 2004.
02/28/04 20:55:40

CUSTOMER COPY

Over- The-Counter Drug Claim Filing Tips

Determining Which OTC Drugs are for Medical Care

OTC products are generally classified into one of the following categories:

- **Primary Medical:** Use of these products almost always falls within the definition of medical care. Members do not need a diagnosis of a specific medical condition and recommendation from a physician to take the OTC in order to receive reimbursement. Examples include aspirin, Claritin and Maalox.
- **Dual-Purpose:** These products can be used for medical care in some cases, but are at other times taken just for general well-being or cosmetic purposes. Examples include herbal supplements such as St. John's Wort and Retin-A. Dual Purpose OTC drugs are reimbursable only if the member provides proof (e.g., a doctor's note) that it was used to treat a medical condition.
- **Not for Medical Care:** These products are not used for medical care and are never reimbursable. Examples include deodorant, toothpaste and hair removal products.



Dual –Purpose OTC Drugs
<i>Reimbursable with a health care professional's note listing diagnosis of a medical condition and recommendation of the OTC drug</i>
<ul style="list-style-type: none"> • Anti-baldness/hair loss/hair replacement such as Rogaine, but only if to replace hair loss due to a medical condition and not for balding due to age • Medicated shampoo to treat a specific medical condition like psoriasis and only the amount in excess of the cost of normal shampoo. • Dental fluoride treatments, special mouthwashes or treatments for gingivitis • Fiber supplements such as Benefiber and Metamucil • Glucosamine/chondroitin for arthritis or other medical condition (not reimbursable if taken for overall joint health) • Herbal supplements used to treat a specific disease such as St. John's Wort for depression • Nose strips for proper breathing and other medical conditions • Retin-A and other acne medicines (not reimbursable if used for cosmetic purposes such as wrinkle reduction) • Snoring cessation aids and medications such as Breathe Right Spray, Snorezz • Weight loss/dietary supplements used for a specific medical condition such as obesity

! Don't forget to submit your receipts along with OSR5-243 Health Care FSA Reimbursement Claim Form and keep a copy for your records!