



## **Over the Counter Medicines**

Effective January 1, 2011, over the counter (“OTC”) medicines will not be reimbursable under the Plan unless you have a valid prescription. An original prescription must be submitted for reimbursement.

### **Exceptions**

Insulin still qualifies for reimbursement without a prescription.

Equipment, supplies, and diagnostic devices such as bandages, hearing aid batteries, and blood sugar test kits remain eligible for reimbursement without a prescription.

Following is a list of examples of OTC medicines categories that are no longer covered for reimbursement without a prescription by the Plan as of January 1, 2011 (but remain covered through December 31, 2010):

Allergy Medicine	Antihistamines	Analgesics
Antacids	Anti-Diarrhea Medication	Aspirin
Cold Medicine	Contact Lens Solution	Cough Drops
Hemorrhoidal Medications	Laxatives	Menstrual Cycle Products
Calcium Supplements (only if recommended by a doctor for a specific condition)	First Aid Cream (Bactine, special diaper rash ointment, calamine lotion, bug bite medication, wart remover treatments)	Motion Sickness Pills
Muscle/Joint Pain Relief	Nasal Sinus Spray	Nicotine Gum/Patches
Pain Reliever	Pedialyte	Lactose Intolerance Pills
Reading Glasses	Rubbing Alcohol	Sinus Medication
Smoking Cessation Products	Throat Lozenges	Visine
Wound Care Products		

### **Ineligible Medical Expenses: A Partial List**

Expenses that are not considered Medical Care Expenses for purposes of the Plan include:

- As of January 1, 2011, over the counter medications or products
- Cosmetic services
- Expenses you claim on your income tax return
- Some expenses that are not tax-deductible
- Expenses that are reimbursed by other sources, such as insurance plans
- Fees for exercise or health clubs, unless medically necessary
- Hair transplants
- Illegal treatments, operations or drugs
- Postage and handling fees
- Weight loss programs that are not medically necessary

The above list of exclusions is provided for illustrative purposes and is not all-inclusive. You should always call the Joint Industry Board for verification as to a covered service.