



## HEALTH CARE REIMBURSEMENT PLAN OVER-THE-COUNTER REIMBURSEMENT GUIDE

Effective Sept. 3, 2003, the IRS announced that the cost of over-the-counter drugs and medicines may now be reimbursed through your Health Care Reimbursement Plan. In accordance with the IRS ruling, the following guidelines apply to The McClatchy Company Health Care Reimbursement Plan.

*Please see the next page for a list for examples of eligible over-the-counter drugs and items. Please note that some drugs and items require a doctor's certification specifying the condition.*

- The over-the-counter items must be purchased for medical care reasons and cannot be to merely benefit general health or for cosmetic purposes.
- Items such as toiletries and cosmetics or similar over-the-counter preparations are NOT eligible for reimbursement. Examples of non-reimbursable items include: toothpaste, toothbrushes, face cream, moisteners, suntan lotions, one-a-day vitamins and deodorants.
- The advance purchase of a reasonable quantity of over-the-counter medicines and drugs to treat a medical condition is eligible for reimbursement. For example, you do not have to wait for a headache to buy a bottle of aspirin.
- Prerequisites for over-the-counter reimbursements:
  - The over-the-counter drug/item needs to be for an employee, spouse, or eligible tax dependent
  - The expenses need to be incurred during the current plan year
  - The item CANNOT be a toiletry or cosmetic item
  - The number of items purchased should not reflect unreasonable stockpiling
  - The over-the-counter drug/item needs to be legally obtained
  - The reimbursement request needs to include third-party substantiation (an itemized cash register receipt) and doctor's certification (if required)
  - The itemized cash register receipt needs to include the following
    - \* Date of Service (purchase date)
    - \* Provider Name (store name)
    - \* Name of Over-the-Counter Drug/Item
    - \* Participant Statement (see below for details)
  - A signed and completed Flexible Spending Account Claim Form
- All over-the-counter requests must include a Participant Statement indicating that items are for medical purposes and not for general health, personal hygiene, or cosmetic purposes and specifying who the expenses are for (e.g., employee, spouse, or eligible tax dependent). ***Example: The following items are for medical care for my son, John Doe, and not for general health, personal hygiene, or cosmetic purposes.*** This information can be written directly on the receipt or on a separate sheet of paper.

(See back page for examples of eligible over-the-counter items)

## Examples of Eligible Over-the-Counter Items

ITEMS THAT DO NOT NEED A DOCTOR'S CERTIFICATION	ITEMS THAT NEED A DOCTOR'S CERTIFICATION SPECIFYING CONDITION
<ul style="list-style-type: none"> <li>▪ OTC items that used to be a prescription drug (in most cases)</li> <li>▪ Antacids</li> <li>▪ Allergy medicine</li> <li>▪ Pain reliever</li> <li>▪ Anti-diarrhea medicine, laxatives like Ex-Lax</li> <li>▪ Cough drops, throat lozenges</li> <li>▪ Cold medicine</li> <li>▪ Menstrual cycle products for pain and cramp relief</li> <li>▪ First aid cream</li> <li>▪ Bactine</li> <li>▪ Special diaper rash ointments</li> <li>▪ Calamine lotion</li> <li>▪ Visine and other such eye products</li> <li>▪ BenGay, Tiger Balm and similar products for muscle or joint pain</li> <li>▪ Nicotine gum or patches for stop-smoking purposes</li> <li>▪ Sinus medications, nasal sinus sprays</li> <li>▪ Special ointment or cream for sunburn (not just regular skin moisturizers)</li> <li>▪ Pedialyte for ill child's dehydration</li> <li>▪ Suppositories and creams for hemorrhoids</li> <li>▪ Motion sickness pills</li> <li>▪ Band-Aids</li> <li>▪ Bandages, gauze pads</li> <li>▪ First aid kits</li> <li>▪ Cold/hot packs for injuries</li> <li>▪ Rubbing alcohol</li> <li>▪ Liquid adhesive for small cuts</li> <li>▪ Reading glasses</li> <li>▪ Contact lens cleaning solution</li> <li>▪ Carpal tunnel wrist supports</li> <li>▪ Pregnancy test kits</li> <li>▪ Condoms</li> <li>▪ Spermicidal foam</li> <li>▪ Thermometers (ear or mouth)</li> <li>▪ Incontinence supplies</li> <li>▪ Nasal strips</li> <li>▪ Sleeping aids (To treat occasional insomnia, but if taken regularly a doctor's certification might be required)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Weight loss drugs to treat a specific disease (including obesity). Items that replace normal food consumption generally are not reimbursable (e.g., special diet drinks). Cost of special foods cannot be reimbursed to the extent that they satisfy ordinary nutritional requirements (only excess cost is eligible).</li> <li>▪ Pills for persons who are lactose intolerant</li> <li>▪ Nasal sprays for snoring</li> <li>▪ Sunscreen</li> <li>▪ Glucosamine/Chondroitin for arthritis or other medical condition</li> <li>▪ St. John's Wort for depression</li> <li>▪ OTC hormone therapy and treatment for menopause to treat symptoms such as hot flashes, night sweats, etc.</li> <li>▪ Prenatal vitamins</li> <li>▪ Dietary supplements or herbal medicines to treat a specific medical condition (in narrow circumstances – e.g., Medical practitioner tells you to take 1000 mg of vitamin B-12 daily to treat a specific vitamin deficiency, or to take vitamin B for scurvy). Dietary supplements to improve and maintain general health are not reimbursable (such as one-a-day vitamins).</li> <li>▪ Fiber supplements (under narrow circumstances) – Not reimbursable if taken daily as a supplement to normal diet, but is reimbursable if taken to treat a specific medical condition for a limited time</li> <li>▪ Acne treatment (rarely reimbursable) – Only reimbursable if procedure is necessary to improve a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease</li> </ul>