Tips for Dental and Over-the-Counter Claims to Help Keep You Happy with Your FSA

Aren’t health care flexible spending accounts great? With an FSA, you have money tucked away for your out-of-pocket medical expenses, and it’s all tax-free! Here are a couple of tips to help you keep the love affair with your FSA alive.

Let’s Go Over the Rules for Over-the-Counter

Internal Revenue Service (IRS) regulation changes in recent years have allowed employees to begin using their FSAs for over-the-counter (OTC) medications. Before that, only drugs requiring a prescription were eligible for FSA reimbursement. Despite this latest generosity, the IRS does have its limits. IRS rules related to OTC products include:

- OTC products must be medicinal and must be necessary to treat a specific medical condition.
- Cosmetic products and those for general health purposes cannot be reimbursed from an FSA.

See the box on the back page for examples of eligible and ineligible OTC products.

To properly document your OTC purchase for your FSA, you need to provide a store receipt imprinted with the following information:

- Product name
- Cost of the product
- Store name
- Date of purchase

When a product description for a generic or store-brand item is not printed on the receipt, Staff Benefits cannot accept handwritten explanations as documentation. For example, Wal-Mart sells a variety of products under the Equate brand name. If your receipt simply shows "Equate" as the product, the item could be anything from an eligible OTC purchase to paper plates.

Forms and Friendly Helpers

FSA Request for Reimbursement forms are available from your business office and online at www.purdue.edu/hr/xls/fsa.xls. Call 49-41684 or 49-49810 to talk with a helpful Staff Benefits employee who can answer your FSA questions.

Important News Briefs

**PERF Requires a 90-Day Break**

If you retire and start drawing a PERF pension, you must fulfill a 90-day "separation of service" requirement. This means that you may not work for Purdue in any capacity – including in a temporary or part-time assignment – for at least 90 days after you retire. If you do work for Purdue during this period, your pension will be stopped.

**Precertify Online**

You may now satisfy precertification requirements for the Incentive PPO and Purdue 500 plans via the Web. Visit https://www.icmcorporate.com/Patient2.asp to complete and submit the form online.

**Change Your Medical Plan Mid-Year**

New HIPAA regulations now allow you to change to a different medical plan mid-year if you add or drop medical plan dependents through a qualifying change in family status.
Employees and Supervisors Share Responsibility When a Workplace Illness or Injury Happens

Everyone benefits when employees and supervisors cooperate to get the job done. This teamwork is especially important when an employee gets hurt or sick on the job and needs medical treatment. In such cases, the employee and the supervisor need to work together to handle two main responsibilities:
- Arranging for the employee to receive the medical treatment he or she needs.
- Completing the required worker’s compensation reports.

Medical Treatment

If you’re an employee who gets hurt or sick on the job, report the incident to your supervisor immediately. If you need medical attention, your supervisor should help you get to one of the medical providers on the list below. (See How to Get There on page 3.) You should not use your personal physicians for work-related injuries or illnesses.

- Purdue University Student Health Center on University Street
  - Use for minor first aid treatment
  - Hours: 8 a.m. – 9 p.m., Monday through Friday and 10 a.m. – 6 p.m., Saturday and Sunday

- Arnett Clinic Occupational Health Center, 2600 Greenbush Street. Use the Urgent Care entrance.
  - Use for non-emergency treatment
  - Hours: 8 a.m. – 5 p.m. daily. Extended hours are available through the Urgent Care on Greenbush, 8 a.m. – 8 p.m. daily.

- Regional Occupational Care Center (ROCC), Unity Health Care Center, 1321 Unity Place, Creasy Lane
  - Use for non-emergency treatment
  - Hours: 8 a.m. – 6 p.m., Monday through Friday. Extended hours are available through Unity Immediate Care, 7 a.m. – 11 p.m. daily.

- St. Elizabeth Medical Center and Home Hospital
  - Use for emergency treatment or serious injury only
  - Hours: Always open

If you do not work in the West Lafayette area, contact Liberty Mutual at 1 (800) 362-0000 for information about where to go for care.

Tell the health care provider to send the bill to Liberty Mutual, Purdue’s worker’s compensation administrator, instead of your regular health insurance plan.

If follow-up medical care is needed, Liberty Mutual will work with you and the medical provider to determine the next steps in your treatment. It is important that you follow the prescribed treatment plan so that you meet worker’s compensation requirements and don’t jeopardize your claim.

If your illness or injury qualifies you for short term disability (STD) benefits, you or a family member or friend need to call CIGNA toll-free at 1 (800) 362-4462 to begin the claims process. Your worker’s compensation claim will not be filed automatically with your STD coverage.

Required Reporting

If you are a supervisor, it’s important that you immediately notify Liberty Mutual of any workplace injury or illness requiring medical treatment. Quick reporting gives Liberty Mutual enough time to investigate the situation, authorize needed treatment, and pay medical bills and lost wages in a timely manner.

Liberty Mutual will follow up with Staff Benefits, the employee, the supervisor, and the medical provider to obtain any information needed to process the worker’s compensation claim.

Supervisors also need to complete a First Report of Injury Form and send it to Purdue’s Radiological and Environmental Management office in CIVL within 48 hours. The employee and the supervisor should also work together to complete any forms needed for FMLA leave or sick leave.

See the Employee’s Checklist and the Supervisor’s Checklist on page 3 for a quick reference of your responsibilities when an illness or injury happens.
1. Complete the First Report of Injury Form within 24 hours of when the employee notifies you of a workplace illness or injury. The form is available on the Web at www.purdue.edu/benefits. Select “Most Popular Links,” then “Forms,” and then “Worker’s Compensation Reporting Form.”
2. Send a copy of the First Report of Injury Form to Purdue’s Radiological and Environmental Management (REM) Safety Section in CIVL within 48 hours of when the employee notifies you of a workplace illness or injury. REM must have information on all injuries so that the office can fulfill its OSHA reporting responsibilities.
3. Call Liberty Mutual at 1 (800) 362-0000 if the employee seeks medical treatment or needs to be off work due to the illness or injury. REM must have information on all injuries so that the office can fulfill its OSHA reporting responsibilities.
4. Follow the treatment prescribed by the medical provider.
5. If you are covered by short term disability (STD) insurance, and your medical condition qualifies for STD, contact CIGNA to begin the STD claims process. CIGNA’s toll-free number is 1 (800) 362-4462.
6. Work with your supervisor or business office to complete appropriate leave forms, such as FMLA or sick leave.
7. Notify your supervisor if your return-to-work date changes, if your doctor puts restrictions on your work, or you are unable to continue working.

Liberty Mutual
1 (800) 362-0000

CIGNA
1 (800) 362-4462
Attention: Employees Born in 1940

Do you know that once you reach your full retirement age, you can collect Social Security benefits even while you're still working? It’s true, and you’ll receive your full Social Security benefit regardless of how much you earn at Purdue.

Here’s more good news: You may be able to work and collect Social Security benefits even before you reach your full retirement age. Read the section below pertaining to your birth date to see how it works.

If you were born January 1 through July 1, 1940:

You reach your Social Security full retirement age in 2005. If you earn less than $31,800 from January 1, 2005, through the month before you reach your full retirement age, you can receive Social Security benefits for the entire calendar year. You should file for benefits as soon as possible.

If your earnings from January 1, 2005, through the month before you reach your full retirement age are more than $31,800, you lose $1 of Social Security benefit for every $3 you earn over $31,800.

If you were born July 2 through December 31, 1940:

You reach your full retirement age in 2006. You should file for Social Security benefits after October 1 of this year. The amount you can earn in 2006 before you start losing benefits will be somewhat higher than $31,800. The specific amount will be determined closer to the end of this year.

You can file for Social Security benefits online (www.socialsecurity.gov) or by calling the Social Security Office for an appointment (742-0033). You may also contact Bill Pratt in Staff Benefits for assistance at 49-41692 or wpratt@purdue.edu.

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Can You Claim It On Your FSA?

You can claim some over-the-counter products (OTC) on your health care flexible spending account (FSA). See the article on page 1 of this Benefits Bulletin for more information. The following lists are a guide to what you can and cannot claim on your FSA.

**Eligible OTC Products**
- Allergy medicine
- Antacids
- Antibiotic ointments
- Anti-diarrhea medicine
- Calamine lotion
- Cold medications
- Cortisone
- Cough drops and throat lozenges
- First aid creams
- Glucosamine Chondroitin/Osteo Biflex®
- Hemorrhoid suppositories and creams
- Laxatives
- Lice treatments
- Medicated vapor rub
- Motion sickness pills
- Nasal spray *
- Pain relievers, including topically applied products
- Sinus medications
- Smoking cessation products (gum and patches)
- Wart removal medication

**Ineligible OTC Products**
- Acne treatments
- Bandages, Band-Aids®, and liquid bandage for small cuts
- Breathright® nasal strips
- Cosmetics, including face creams and moisturizers
- Dietary supplements
- Feminine hygiene products
- Fiber supplements
- Hair growth products
- Herbal supplements
- Iodine
- Lip balm (e.g., Chapstick® and Carmex®)
- Medicated shampoos and soaps
- Nail care products
- Pedialyte®
- Sunscreens & suntan lotion
- Teeth whitening products
- Toiletries, including toothpaste
- Vitamins (daily)
- Weight loss drugs

*Nasal spray can only be considered for reimbursement from your FSA with a note from your medical practitioner stating that he or she recommends you use the spray for a specific medical condition, rather than for general health purposes. The note must state the medical condition.

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