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## **The big day: Healthcare deadlines for the employed and unemployed**

By Vanessa Richardson

December 31 is an important day when it comes to healthcare purchases, because a few things will be expiring on that date. For those of you with flexible spending accounts, it's the last day for you to use the money you've stashed in that account, or else you'll forfeit the balance. (However, a few companies will let employees use their 2009 FSA money until March or April 2010, so check with your HR person.)

What's eligible? Lots. Many over-the-counter drugstore purchases like aspirin and contact-lens solution, will qualify. USA Today financial columnist Sandra Block lists other useful ways to spend your FSA funds without feeling like you're forced to stock up on gallons tubs of ibuprofen. For example, if you do mail-order prescriptions that renew in early 2010, you can ask your provider if you can order a three-month supply now. If you get a flu shot at a clinic, the co-pay is an eligible expense. Or you can stock up on sunscreen and birth control for that next beach vacation -- both are medical protections that qualify as eligible expenses.

For the unemployed, December 31 is also a key date. I recently interviewed Martin Rosen, founder of the company Health Advocate Inc. and co-author of the new book *The Healthcare Survival Guide*, and he noted two programs geared toward helping the recently jobless with some of their healthcare costs.

The Walgreen Co. is giving free treatment to those who lost their jobs after March 31, 2009 for minor ailments like warts, allergies and skin conditions at its in-store Take Care Clinics (prescriptions are not included). You must have used the clinic previously, otherwise you'll pay the standard \$59 clinic fee. The free services are offered from 11 a.m. to 3 p.m. Monday through Friday. To qualify, you must show proof of unemployment, like a letter or check stub.

The drugmaker Pfizer will give free prescriptions to those who lost their jobs since January 1, 2009; it is taking applications into its Maintain drug-coverage program until December 31. If you get into the program, you'll get your medications for free up to one year or until you get health coverage again, whichever comes first. To qualify, you must have been taking the Pfizer drug for at least three months. Get the details on Pfizer's Web site, or call 866-706-2400.

[www.walletpop.com/blog/2009/12/12/healthcare-deadlines-for-the-employed-and-unemployed/](http://www.walletpop.com/blog/2009/12/12/healthcare-deadlines-for-the-employed-and-unemployed/)