



More Ways to use your Health FSA, HSA & HRA

Coronavirus Aid, Relief and Economic Security Act (CARES)

The CARES Act, signed into law on March 27, 2020, relaxed the provision for health FSAs, HSAs, HRAs and other accident and health plans to require a doctor's prescription for over the counter (OTC) medications in order to be considered an eligible medical expense reimbursement. This means a prescription is no longer required for over the counter (OTC) drugs and medicines. In addition, menstrual care products, meaning "a tampon, pad, liner, cup, sponge, or similar product used by individuals with respect to menstruation or other genital tract secretions" also qualify as medical care for purposes of reimbursement or tax-free distribution.

Now eligible for reimbursement are common OTC medications used to treat issues such as:

- Allergies
- Acne
- Athletes Foot
- Common Cold
- Cough
- Dry Eyes
- Fever
- Gastrointestinal Issues (diarrhea, heartburn, constipation)
- Fever
- Headache
- Insect Bites
- Minor Aches & Pains
- Motion Sickness
- Rashes
- Sore Throat
- Weight Loss

This is a partial list of items that may now be available for reimbursement.

These changes generally apply to expenses incurred and paid after December 31, 2019. (Note: An HRA may be designed to limit the expenses eligible for reimbursement and is not required to permit all items recognized as eligible by the IRS.)

Participants should check their plan document or with the plan administrator to find out if OTC charges are eligible for reimbursement and the date that they will be eligible.