



FSA/HSA/HRA Update New Additions to Eligible Items List

Over the Counter (OTC) Medicines and Menstrual Care Products Considered Eligible

On March 27, 2020 the CARES Act was signed into law. This legislation provides disaster relief to employers and employees in an effort to minimize the economic impacts of the COVID-19 pandemic. The bill also included changes to the FSA/HSA/HRA eligibility list that we are excited to share:

1. Permanently reinstates coverage for OTC (Over the Counter) drugs and medicines as eligible for reimbursement without a prescription. This includes items such as Tylenol, Claritin, Tamiflu, Aspirin etc.
2. Expands eligibility to include menstrual care products including tampons, pads, liners, cups, sponges or similar products.

These changes are effective for expenses incurred on or after January 1, 2020. A dynamic product list is available at [FSAStore.com](https://www.fsastore.com). This eligibility list is expected to be updated with all new items by April 15th, 2020.

It is important that you as a consumer know that the changes to point-of-sale systems to classify these products as FSA/HSA/HRA eligible will be implemented by each merchant that sells these products on their own timeline. This will undoubtedly mean a delay in when you as the consumer can use your benefits card for these products. We expect this delay to be temporary and resolved in a fairly short timeframe.

In the meantime, here are a few answers to the questions you may have.

My pharmacy is not yet accepting benefits card payment for these products, what should I do?

You can pay out-of-pocket using another form of payment (cash, regular credit card, bank debit card, etc.) and retain your receipt so that you can file a claim and be reimbursed for your out-of-pocket expense.

What should I do if I have paid for these items out of my own pocket either earlier this year or because my pharmacy was not yet accepting card payment?

You can file a claim for either OTC medicines or menstrual care products online at [myFlexDollars.com](https://www.myFlexDollars.com) or on the myFlexDollars mobile app. Baker Tilly Vantagen will no longer require a copy of a prescription

What may be eligible?

Below is a list of over the counter items that we expect to now be eligible without a prescription under the change. This list is subject to change based on final eligible product lists released by SIGIS in the upcoming weeks.

- Acid controllers
- Acne medications
- Allergy & sinus
- Antibiotic products
- Antifungal (Foot)
- Antiparasitic treatments
- Antiseptics & wound cleansers
- Anti-diarrheals
- Anti-gas
- Anti-itch & insect bite
- Baby rash ointments & creams
- Baby teething pain
- Cold sore remedies
- Contraceptives
- Cough, cold & flu
- Denture pain relief
- Digestive aids
- Ear care
- Eye care
- Feminine antifungal & anti-itch
- Fiber laxatives (bulk forming)
- First aid burn remedies
- Foot care treatment
- Hemorrhoidal preps
- Homeopathic remedies
- Incontinence protection & treatment products
- Laxatives (non-fiber)
- Medicated nasal sprays, drops, & inhalers
- Medicated respiratory treatments & vapor products
- Motion sickness
- Oral remedies or treatments
- Pain relief (includes aspirin)
- Skin treatments
- Sleep aids & sedatives
- Smoking deterrents
- Stomach remedies
- Unmedicated nasal sprays, drops & inhalers
- Unmedicated vapor products

