

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) signed into law contains important provisions regarding Over-the-Counter Drugs and Menstrual Care Products.

Over-the-Counter (OTC) Drugs. The CARES Act allows individuals to pay for OTC drugs and medicines without a prescription through an FSA, HRA, or HSA. This is a permanent change.

Menstrual Care Products. Menstrual care products were added as an eligible expense for use with an FSA, HRA, or HSA. Menstrual care products are defined as tampon, pad, liner, cup, sponge, or similar products used by an individual for menstruation.

*** For services incurred from January 1, 2020 to current, members can file a manual claim online through their FSA or HSA provider or via the provider's mobile app.

**** For OTC services incurred today or beyond, please understand that merchants are at the beginning stages of modifying their debit card systems to accept charges for these related services. Therefore, for an interim period, members that attempt to charge these services under their FSA or HSA card may encounter a declination. If a debit card charge is denied, the member can still file a manual claim online or through the mobile phone application.