



OVER THE COUNTER DRUGS NOW COVERED WITH FSA AND HSA UNDER THE CARES ACT

The CARES Act repeals the ACA's Medicine Cabinet Tax, allowing individuals to use their medical spending account to purchase over-the-counter products and medications.

OVER-THE-COUNTER DRUGS AND MEDICINES UPDATE

If you have a Health FSA, HSA, or certain type of HRA plan that includes all IRS-allowed out-of-pocket medical/dental/vision expenses, we are excited to let you know that the CARES Act, passed by Congress last Friday afternoon, contains a provision allowing reimbursement of over-the-counter (OTC) drugs and medicines without a prescription for these plans.

CARES ACT AND QUALIFYING MEDICAL EXPENSES

This is retroactive to the beginning of the year, so any over-the-counter drugs and medicines (such as pain relievers, cold and allergy medicines, acne treatments, and many others) purchased since 1/1/2020 and within your current plan year are now reimbursable without a prescription. Also, the CARES Act added menstrual care items to the eligible items list.

You should follow the protocol for submitting a claim for reimbursement or use of your medical spending account as set forth by your plan's guidelines. For more information on your medical spending account, please contact your plan administrator.



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