



Great News!

The recently enacted CARES Act means you can now use your flexible spending account (FSA), health reimbursement arrangement* (HRA), and Health Savings Account (HSA) to pay for over-the-counter medications without a prescription! The legislation also allows reimbursement for menstrual care products. This change is permanent, not just related to COVID-19, and is retroactive to January 1, 2020.

While this is great news, you won't be able to buy OTC items with your plan Benefit Card just yet. A few things need to happen first:

- 1 The Special Interest Group for IAS Standards (SIGIS) needs to update and publish a new Eligible Product List (EPL) for merchants.
- 2 Merchants, like Walgreens and CVS, need to load the new EPL into their systems.
- 3 We expect merchants to have access to the updated EPL around April 15, 2020. Some will have their systems updated quickly while others may take a bit longer.

If your Benefit Card is denied for an OTC purchase, it's likely because the merchant hasn't updated the EPL. If that happens, you'll just need to use another form of payment. Then, keep your receipts and submit them for reimbursement by logging into your account at bpas.com.

Please note that you aren't allowed to increase your FSA election amount with this change unless there is a qualifying life event.

** if your HRA includes 213(d) expenses*

We will continue to monitor changing legislation and keep you apprised of any additional changes.

Questions? Let's Talk.

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