



## Great News!

The recently enacted CARES Act means you can now use your 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 IIAS 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 to submit them for reimbursement by logging into your account at [bpas.com](http://bpas.com).

**Telehealth** — The CARES Act also amended HSAs to make Telehealth (and other remote care services) not subject to the health plan deductible. In addition, coverage for these services will not jeopardize your High Deductible Health Plan (HDHP) status or the ability to make HSA contributions. This change is temporary plan years beginning on or before December 31, 2021; it's expected to expire at the end of 2021

**Preventive Care** — The CARES Act requires group health plans and insurance carriers to:

- Cover the cost of qualifying COVID-19 preventive services at 100% (no cost sharing to participants). Qualifying COVID-19 preventive service is defined as an item, service, or immunization intended to prevent or mitigate COVID-19 and otherwise meets preventive care requirements.
- Cover the cost of diagnostic testing to detect/diagnose COVID-19 at 100% (no cost sharing to participants).

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

## Questions? Let's Talk.

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