

Helpful COVID-19 Related Information for Members

The CARES Act

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was recently signed by President Donald Trump. As part of the new legislation, below are two updates that may benefit Health Savings Accounts (HSA), Health Reimbursement Arrangements (HRA) and Flexible Spending Accounts (FSA) members.

- If over-the-counter (OTC) items are allowed under your plan, you no longer need a prescription from your physician to pay/get reimbursed for OTC drugs and medicines. Such items include allergy medicine, cold medicine, pain relievers, etc.
- Feminine hygiene products are now part of the list of eligible over-the-counter items.

These OTC changes are effective for expenses incurred after December 31, 2019. These provisions don't have an expiration date.

Using your PayFlex funds to pay for OTC items

Here's how you can use your PayFlex account funds, if over-the-counter items are allowed under your plan.

- If you have a PayFlex Card®: Please allow time for the debit card system to update. Updating the card system isn't something PayFlex manages or has control over. We don't know how long the system update will take.
- If the PayFlex Card® doesn't work at time of purchase, you can pay out of pocket, and request reimbursement from your PayFlex account funds.
- To submit OTC expenses for reimbursement: log into your PayFlex member website. Or you can log into the PayFlex Mobile® app.

Below are some common OTC eligible items:

- Allergy Medicine
- Analgesics
- Antibiotics
- Birth control
- Cold medicine
- Feminine hygiene products- include, but are not limited to: sanitary napkins, pads, liners, tampons, cups, sponges.
- Fever reducing medicine
- Pain relievers
- Sleep deprivation treatment

For a full list of OTC eligible items visit our eligible items page [here](#).

Member Frequently Asked Questions (FAQs)

Below are some helpful FAQs to better assist you:

- Since the deadline for filing 2019 taxes was moved to July 15th, 2020, do I now have more time to contribute post-tax money to my HSA for 2019? **Yes. You now have until July 15, 2020 to make post-tax contributions to your HSA for the 2019 plan year.**
- Can I use my PayFlex Card® to purchase OTC drugs, medications or feminine hygiene products? **Yes, if your PayFlex Card is not restricted to RX (prescription) use only. However, your PayFlex Card may be denied until IIAS and Debit Card systems are updated.**
- I tried using my PayFlex Card® to purchase an eligible OTC item and my card was denied. Can you tell me why? **Typically, these items are automatically recognized as an eligible expense at the point of sale using Inventory Information Approval System (IIAS). Because these changes just went into effect, the system needs to update in order to be recognized at the point of sale.**
- If I paid out of pocket for my eligible OTC item can I still be reimbursed through my PayFlex account? **Yes. See the steps below on how to submit for reimbursement online.**

If you have a Health Care FSA or an HRA:

- Log into **payflex.com**, your PayFlex member website.
- Select **file a claim** under account actions.
- Enter the amount that you spent and the date.
- Once you've entered that expense, select **continue**.
- Then, click **Send funds to me**.

For HSA Members:

- Log into **payflex.com**, your PayFlex member website.
- Select **manage funds**
- Choose **request funds**
- If you're paying yourself back, select **send funds to me**.