

CARES Act

Updates for Flexible Spending Accounts



Restrictions on over-the-Counter (OTC) medications have been relaxed under the CARES Act. Now you can use your Flexible Spending Account to pay for all eligible OTC medications.

Use your FSA
to purchase
OTC
medications!

CARES Act Provisions

(OTC) eligible expenses are reimbursable under FSAs without requiring a prescription or completing a Letter of Medical Necessity Form.

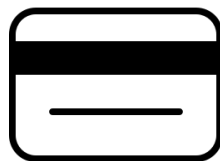
This provision is retroactive to January 1, 2020.

Menstrual care products are reimbursable as eligible expenses, including tampons and pads.

Important Merchant Updates

Every merchant will need to update their system to allow Benefit Cards to work at the point-of-service for OTC and menstrual care expenses. The updates will take approximately 4-6 weeks and will differ based on merchant.

Increase your
savings on
thousands of
eligible expenses!



OTC Purchases

You can purchase eligible OTC expenses with your Benefits Card when the merchant/provider has updated its system. Most merchants will have their systems updated within six weeks. In the meantime, you can begin to receive immediate reimbursement of eligible OTC expenses by submitting a claim to P&A Group.

If your company doesn't offer a Benefits Card, please continue to follow the standard claims procedure for reimbursement.



Claims

Log into your P&A Group account at www.padmin.com or through our mobile app. Click Upload Claim/Documentation. Claim forms are also available when you log into your account.

Please note: If you are submitting a claim for previously denied OTC expenses incurred between January 1, 2020 and March 27, 2020, please submit the expense as a new claim.

SAMPLE ELIGIBLE EXPENSES FOR FSA REIMBURSEMENTS

CARES Act of 2020 Update

Over-the-counter (OTC) medications are now reimbursable under FSAs without requiring a prescription or completing a Letter of Medical Necessity Form. This provision is retroactive to January 1, 2020. Menstrual care products are now reimbursable as eligible expenses, including tampons and pads.

Eligible Health FSA Expenses

- Acupuncture
- Alcoholism treatment
- Allergy medication, nasal sprays
- Ambulance
- Analgesics, fever reducers, pain reducers (aspirin, ibuprofen, acetaminophen)
- Antacids and heartburn relief
- Antibiotic ointments
- Anti-itch creams and hydrocortisone creams
- Arthritis pain relieving creams
- Athlete's foot treatment, anti-fungal creams
- Artificial teeth/dentures
- Bandages
- Birth control
- Blood pressure monitors
- Braces
- Braille-books and magazines
- Breast pumps and lactation supplies
- Cancer screening
- Chiropractors
- Chondroitin
- Co-insurance amount you pay
- Cold/hot packs
- Cold medicines, tablets, syrups, cough drops & lozenges
- Co-pay amount you pay
- Compression hose (30-40 mmHg or higher)
- Condoms
- Contact lenses and eyeglasses
- Contact lens solutions
- Cost of medically necessary operations and related treatments
- Crutches
- Deductible medical coverage (amounts you pay)
- Dental fees
- Diabetic supplies
- Diaper rash ointment
- Drug addiction treatment
- Doula
- Ear wax removal kits
- Eye exams, eye surgery
- Eye glasses (protection plans/warranties are NOT eligible expenses)
- Eczema treatments
- Feminine hygiene products
- Fertility treatments (in vitro fertilization, surgery)
- First-aid cream
- Glucosamine
- Hearing devices and batteries
- Hemorrhoid treatments
- Hospital services
- Incontinence products
- Infertility treatments
- Insulin
- Laboratory fees
- Lactose intolerance tablets
- Lamaze classes
- Latex gloves
- Laxatives
- Medical alert bracelets
- Medical information plan
- Menstrual pain relievers
- Mentally handicapped persons cost of special home care
- Motion sickness pills
- Nasal spray and strips
- Nicotine gum, patches
- Nurses fees (including nurses' board and social security tax paid by you)
- Obstetrical expenses
- Orthotics
- Over-the-counter medications
- Oxygen
- Petroleum jelly
- Prosthesis
- Pregnancy tests
- Prenatal vitamins
- Psychiatrists' and psychologists' fees
- Radial keratotomy and lasik eye surgery
- Routine physical & other non diagnostic services or treatments
- Sinus medication
- Smoking cessation programs
- Speech therapy
- Special education for the blind
- Special plumbing for handicapped
- Sterilization (i.e., tubal ligation,vasectomy) and reversal
- Stomach and digestive relief items
- Sunburn cream (Solarcaine)
- Surgical fees
- Telephone, special for hearing impaired
- Television audio display equipment for hearing impaired
- Therapeutic care for drug and alcohol addiction received as medical treatment
- Thermometers
- Toothache and teething pain relievers
- Transportation expenses for person to receive medical care
- Urinary pain relief medication
- Vaccines
- Walkers
- Wart removal, i.e., W Freeze Off (certain wart medicines may require a prescription)
- Wheelchair
- X-rays
- Yeast infection medication

Eligible Health FSA Expenses Only with a Letter of Medical Necessity Form

- Compression hose (20-30 mmHg)
- Dietary supplements
- Exercise programs or equipment
- Fiber supplements
- Humidifier
- Hypnosis
- Infertility treatments
- Lead-base paint removal
- Massage therapy, rolfing therapy
- Mineral supplements
- Occupational therapy
- Orthopedic shoes (*Reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.*)
- Scooter, electric
- Service animal (guide dogs are eligible without a LOMN)
- Tuition/meals/lodging for special needs schooling
- Varicose vein, treatment of
- Vitamins
- Water-Pik

SAMPLE ELIGIBLE EXPENSES FOR FSA REIMBURSEMENTS

Never Eligible

- COBRA premiums
 - Concierge service fees - *only medical services actually provided are eligible for reimbursement; membership fees for concierge services are not eligible for reimbursement*
 - Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury)
 - Disposable diapers
 - Diet program foods
 - Electric toothbrush
 - Electrolysis
 - Fitness programs*
 - Hair transplants*
 - Hand sanitizer
 - Household help
 - Maternity clothes
 - Teeth whitening*
- *Unless prescribed by a doctor to treat an existing illness or injury.*

Eligible Dependent Care FSA Expenses

- Babysitters
- Daycare centers
- Nursery schools
- After-school programs
- Day camp
- Eldercare
- (Overnight camps are NOT eligible)

Eligible Individual Premium FSA Expenses

- Individual dental/vision/accident coverage*
- Individual disability premiums*

***PLEASE NOTE:** If you use this pre-tax account to pay for the cost of your individual disability policy, the benefit you would receive will be taxed. The IRS will not allow you to use tax-free dollars and receive a tax-free benefit for the same expense.

Eligible Adoption Assistance FSA Expenses

- Reasonable and necessary adoption fees
- Court costs
- Attorney's fees
- Travel expenses



Expense eligibility is subject to change. If you are unsure if an expense is eligible for reimbursement, please call P&A Group at (800) 688-2611 or chat with customer service through online webchat at www.padmin.com. For a more extensive eligible expense list, you can also visit www.padmin.com.