

## Important CARES Act Update

Part of the [CARES Act](#) (COVID-3 Stimulus Bill), that was recently passed, has reinstated the coverage for Over-the-Counter (OTC) medications and drugs for reimbursement from HSAs, FSAs, and Archer MSAs (unless your plan excludes OTC items). **These items can be purchased with funds from eligible accounts without needing a prescription.** Additionally, the bill expands OTC items to include menstrual care products.

According to the law, this change is effective for items purchased on or after January 1, 2020. Merchants will need to update the list of eligible products and implement that list. This process will likely take place over the next 4-6 weeks and we have no control over the timeline for each individual merchant.

The changes may result in some inconsistencies for participants while shopping due to the merchant updates required. For example, they may be able to purchase OTC products with one merchant but not another, as the merchants are responsible for marking all products as eligible.

We expect these issues to be temporary and resolved quickly. If their Benefit Card does not work with the Merchant, they can still be reimbursed by submitting a claim with the receipt via the [iFlex Mobile App](#) or [Consumer Portal](#).

**We are pleased about this change that allows participants to use tax-free funds to purchase needed items that can help you through challenging times.** We will continue to keep you updated about any other changes that come as a result of COVID-19-related legislature.

If you have any questions/concerns, please feel free to contact us at 800-796-7910 or via email at [fbamail@infinisource.com](mailto:fbamail@infinisource.com).