



Over-the-counter medicines and menstrual care products are now fully FSA- and HSA-eligible

In response to COVID-19, a new federal law expands how you can use your Health Savings Account (HSA) or Flexible Spending Account (FSA). You can now use these accounts to purchase over-the-counter (OTC) drugs and medicines, without a prescription, as well as menstrual care products.

These changes are effective for purchases made after December 31, 2019. This means if you previously purchased OTC medicines or menstrual care products after December 31, 2019, you can submit a request for reimbursement, along with your itemized receipt.

How will this new change help me?

Previously, if you wanted to use your HSA or FSA to pay for over-the-counter medicines, such as pain relievers, cough medication, or allergy medication, you were required to obtain a prescription from a doctor. Now, you no longer need a prescription, making it much easier for you to save money by using your pre-tax funds to pay for these items. Also, for the first time, menstrual care products have been added to the eligible items list.

When did the change take effect and how long will it last?

This is a permanent change that is effective immediately and retroactive to January 1, 2020.

Can I get reimbursed for OTC medicines or menstrual care products purchased after December 31, 2019, but before the law was enacted?

Yes, if you previously purchased OTC medicines or menstrual care products after December 31, 2019, and kept your receipt, you can request reimbursement for these items.

How can I see which items are now eligible for purchase?

A comprehensive list of eligible expenses can be found at amben.com/participants-eligible-expenses.html.

Is there an easy way to shop for eligible healthcare items?

FSA/HSA Store is the largest online FSA retailer. They take the guesswork out of using your FSA, providing a safe and convenient way to purchase everyday healthcare items. Click on the FSA Store banner on our eligible expenses web page amben.com/participants-eligible-expenses.html

Can I use my American Benefits Group to purchase the newly eligible OTC medicines and menstrual care products?

Yes. Retailers are in the process of updating their systems to accept health benefit account cards for the newly approved items. It is estimated that most major retailers will be ready to accept health benefit account cards as soon as April 15 for OTC medicines and May 15 for menstrual care products.

As with any eligible product or service, you always have the option to pay with your personal funds, save your receipt, and submit a reimbursement request.

Call us at 800-499-3539 to learn more

www.amben.com

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