



New Eligible Expenses for your HSA or FSA

Effective March 2020, Congress officially passed the CARES Act, giving you more flexibility to save on popular over-the-counter medications. This new legislation expands the list of eligible expenses to include over 20,000 new medications that can now be purchased using your Health Savings Account (HSA) or Flexible Spending Account (FSA). That's great news, since the average American shops for over-the-counter medications 26 times each year.

From OTC medications like Tylenol® and Zyrtec® to menstrual products, the CARES Act means it is now easier to get the medicines and products you need to keep yourself and your family happy and healthy.

How do I know what qualifies?

- Consumers can simply scan a product barcode right in their mobile app to determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.
- Online shopping for eligible expenses can be done from our site at www.myCafeteriaPlan.com by using our Partner FSA Store or HSA Store. Their site is dedicated to items that are eligible under pre-tax accounts like FSAs and HSAs.
- Consult the SIGIS site for the complete list of eligible health care/medical products that qualify for purchase with an FSA or HRA payment card.

How it Works

Use the Payment Flex Card:

Once retailers have updated their payment systems and inventories, consumers can simply use their Flex card to pay for these newly eligible items, but they should still remember to save their receipts in case the purchase needs to be verified later.

Submit a Claim:

Consumers can submit claims for reimbursement through their online account or using the mobile app. In addition, they can re-submit previously denied claims for items purchased since January 1, 2020 that are now eligible as part of the CARES Act.

The five most common expenses that are now eligible to use HSA and FSA Funds without a prescription:

Pain Relief Medications

Cold and Flu Products

Allergy Products

Heartburn Medication

Menstrual Products