



## Over-the-Counter Medicine Changes for FSA and HSA

April 2020



As most of you are aware, the Coronavirus Aid, Relief and Economic Security Act or the CARES Act was signed into law on Friday, March 27, 2020.

The bill included a change impacting the use of funds from HSA, HRA and FSA health benefit accounts. It reverses the prescription requirement for Over the Counter Drugs (OTC) for reimbursement and also includes eligibility for Menstrual Care Products.

Although the bill is retroactive to January 1, 2020, eligibility updates must occur within the Merchant database in order for FSA cards to work at the Point-of-Sale (POS) for OTC items. The current projection from SIGIS (Special Interest Group for IAS Standards) is to have the updated eligibility list ready for release to Merchants by April 15, 2020. Merchants must then download the new eligibility list into their POS systems. Once a Merchant has updated their POS system, consumers will be able to proceed through normal checkout lanes and use their healthcare benefit debit cards for the purchase of these products.

While the projected date from SIGIS is April 15, 2020 for the database release, it will be up to individual Merchants to properly prepare their systems to accept healthcare benefit debit cards. Even then, consumers may experience inconsistencies at different Merchants or as new eligible products are identified.

Consumers do have the ability to pay for eligible OTC products and Menstrual Care items out of pocket. They can then file a reimbursement claim with Stanley Benefits by Consumer Portal, Mobile App, Email or Fax providing a copy of the receipt.

We will share status updates as they become available from SIGIS.

Please contact our Flexible Spending/HSA Department for questions  
at **877.727.3539** or [flex@stanleybenefits.com](mailto:flex@stanleybenefits.com).

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We will make every interaction a positive experience

Sincerely,  
The Team at Stanley Benefit Services, Inc.

Contact us to learn about our  
HSA, FSA, COBRA and 401(k) Services!

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