

Over-the-Counter Drugs and Medications Now Eligible for Reimbursement



Due to the recently signed CARES Act, over-the-counter (OTC) drugs and medications are now eligible for reimbursement from your Flexible Spending Account (FSA), Health Savings Account (HSA), and/or applicable Health Reimbursement Account (HRA).

This change is effective immediately and applies to all OTC drug and medication purchases made beginning January 1, 2020. Prescriptions and letters of medical necessity are no longer required for reimbursement of these products.

Additionally, under the new CARES Act, menstrual care products are now also eligible for reimbursement from an FSA, HSA, or applicable HRA. This is effective for purchases made beginning January 1, 2020 and includes tampons, pads, liners, cups, sponges, or similar products used by individuals with respect to menstruation.

Frequently Asked Questions

When can I use your debit card for OTC medications? As this is a recent change, some retail merchants with private label brands may be slow in updating their databases to mark these products as eligible for reimbursement. It may take from 4 to 6 weeks for merchants to be fully compatible with these changes. If your debit card does not work at a merchant, you will have to pay out-of-pocket and submit your claim form reimbursement until the merchants are fully operational.

Can I submit my expenses for reimbursement? Yes! We are ready to process claims for reimbursement submitted via online, mobile app or paper claim.

Can I resubmit a claim for reimbursement of over-the-counter drugs, medications, or menstrual care products that was recently denied? Yes! You may resubmit the claim for approval in the Spending Accounts Service Center Portal as long as the purchase was made on or after January 1, 2020

HSA Participants — Please Note: Since it may take up to six weeks for the merchants to update the over-the-counter drugs in their database, please be mindful if you have an FSA and an existing HSA on the same card. Until the merchant update is completed, the funds will pull newly eligible OTC items from your HSA account, and transactions cannot be transferred from the HSA to your FSA. If you have concerns that the purchase may inadvertently pull from your HSA, please use another method of payment and submit your expense for reimbursement.

The updated eligibility listing is available on the Spending Account Service Center Portal.