



Over The Counter drugs and medicines  
are allowable again!

The CARES ACT (COVID-3 Stimulus Bill) that was signed on March 27, 2020 permanently reinstates coverage of Over The Counter (OTC) drugs and medicines as eligible reimbursement items from General Purpose Health FSAs, HSAs and HRAs (if applicable under the Plan Design) without the need for a physician's prescription. The CARES ACT also includes menstrual care products as eligible OTC items, which is a new feature.

This is retroactive to January 1, 2020 for any OTC expenses incurred (purchased) as of this date.

**Here is What You Need to Know:**

1. TaxSaver Plan has automatically reprocessed any claims incurred from 1/1/2020 that were previously returned for OTC items submitted without a prescription.
2. The FSA, HSA, and HRA debit cards **will not immediately** be able to accept charges for OTC drugs and medicines. There is an organization (SIGIS) that must make adjustments to allow these types of purchases on the benefits debit card and that will take them time. Also, some retail stores must implement processes at the store level to allow these expenses to pass through on the benefits debit card. This means that some stores may be able to accept the benefits debit card for OTC drugs and medicines before others. TaxSaver Plan has been given several dates when the adjustments will be completed but we do not know when this will actually happen at this time.
3. In the meantime, you may pay for OTC drugs and medicines out of pocket and submit the itemized receipt to TaxSaver Plan as a manual claim to be reimbursed.
4. A complete list of eligible items is available on our website. Please click the following link to review:  
<https://www.taxsaverplan.com/resources/list-of-eligible-items/over-the-counter/>