



Using a Flexible Spending Account (FSA) to Pay For Eligible Over-The-Counter (OTC) Items

Here are a few things to keep in mind.

The Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law March 27, 2020. Provisions in this act now allow over-the-counter items to be considered eligible medical expenses. Also due to the CARES Act, menstrual products are now considered an eligible expense. (Menstrual care products are defined as tampon, pad, liner, cup, sponge, or similar product used by individuals with respect to menstruation.)



OTC Drugs & Medicines That No Longer Require a Prescription

Acid Controllers	Cold Sore Remedies	Menstrual Care Products
Allergy & Sinus	Cough, Cold and Flu	Motion Sickness
Antibiotic Products	Dehydration Treatments	Nasal Spray
Antidiarrheals	Digestive Aids	Pain Relief
Anti-Gas	Feminine Anti-Fungal/ Anti-Itch	Respiratory Treatments
Anti-Itch & Insect Bite	Gastrointestinal Medicine	Sleep Aids & Sedatives
Anti-Parasitic Treatments	Hemorrhoid Preps	Stomach Remedies
Baby Rash	Laxatives	Topical Analgesics
Ointments/Creams		

The following is a partial list of OTC items that have always been considered an eligible expense by the IRS,



Other Eligible OTC Drugs & Medicines

Bandages	Denture Adhesive	Ostomy Products
Braces & Supports	Diagnostic Test & Monitors	Reading Glasses
Catheters	Elastic Bandages & Wraps	Wheelchairs, Walkers & Canes
Contact Lens	First Aid Supplies	
Solutions/Supplies	Insulin & Diabetic Supplies	

Using FSA Funds for OTC Purchases



Important Things to Note

- Participants will need patience during the roll out of this new law. The SIGIS (Special Interest Group for IIAS Standards) and merchants will be key drivers of this change as SIGIS will have to release an updated list of eligible products and merchants will have to update point of sale systems to implement those changes. Merchants will adhere to their own timelines regarding completion of this process based on their own internal resources. **Card processors and HRPro have no ability to influence this.**
- Benefit cards may not work right away for all eligible purchases and the participant may incur inconsistent shopping experiences until the process by SIGIG and merchants is complete. We expect any issues like this to be temporary and resolved in a fairly short time frame.
- Prior to this new law, you couldn't use a health debit card to buy OTC drugs and medicines. This includes the HRPro Visa Benefits Card. We expect once fully implemented that your card will be able to be used for these purposes.
- However, your card may be denied at the store. You'll need to pay for it out-of-pocket. Then you can send a copy of the receipt with a claim form to request reimbursement.
- Every time you send a claim to HRPro for an OTC medicine or drug, you need to send the receipt., This is true even if it is a recurring expense.



Looking to Use Your FSA Funds for Over-the-Counter Products?

Save \$5 Visit FSA Store and use code
CBHRP5 at checkout to save \$5

Visit the store using the link below to learn more and save some money!

bit.ly/HRProCoupon (case sensitive)



HRPro has teamed up with FSAstore to make your OTC purchases easier than ever before. Visit the eligibility list to search for products and use our coupon code to save money!