

OTC NOW OK WITHOUT RX

Over-the-Counter Prescription Repeal

OTC expenses have required a prescription to be eligible under FSAs, HSAs, and HRAs since 2011 per the Patient Protection and Affordable Care Act. The CARES Act, passed in response to the COVID-19 crisis, permanently removed this requirement, so prescriptions are no longer required. It also expanded the definition of eligible expenses to include menstrual care products.



WHAT THIS MEANS FOR YOU

- Over the counter expenses are eligible medical expenses for reimbursement in FSAs, HSAs and HRAs*.
- Prescriptions are no longer required.
- Menstrual care products are eligible medical expenses.
- This change applies to any expenses incurred 1/1/2020 and forward, regardless of plan year.
- These changes take effect immediately, so you can file claims for reimbursement right away.

*depending on HRA plan design



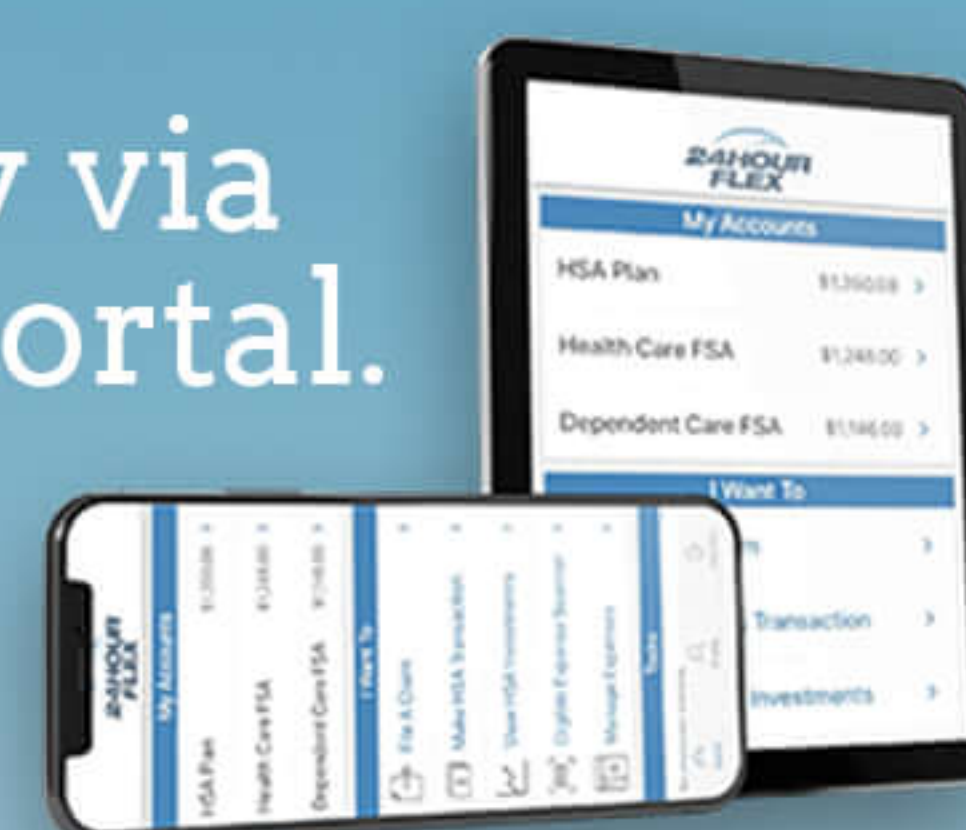
DEBIT CARDS WILL NOT WORK RIGHT AWAY ON OTC ITEMS

Debit card systems and merchants are working as quickly as possible to update the eligible expense coding for OTC items. This may take a couple months to roll out, so your experience may vary.

If you pay for an OTC item out of pocket, you can submit a claim for reimbursement right away via our mobile app or online portal.



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