



Coronavirus (COVID-19) and Your Flexible Spending Accounts

OTC drugs and medicines are now eligible for reimbursement without a prescription

OTC drugs and medicines are now eligible for reimbursement from your Health Care Flexible Spending Account, without a prescription. In addition, menstrual care products are now considered qualified medical expenses. These changes are effective for purchases made after December 31, 2019. If you previously purchased OTC medicines or menstrual products after December 31, 2019, you can submit a request for reimbursement, along with your itemized receipt.

There may be a period when your HealthSmart Benefits MasterCard will not immediately work for many of these purchases. The Special Interest Group for IIAS Standards (SIGIS) is actively working to add OTC medicines and menstrual care products to the list of expenses that are automatically approved for purchase with your card at the point of sale. Until these products are added, you may need to make purchases with another form of payment and submit a request for reimbursement, along with your itemized receipt.

Direct deposit is the fastest way to receive reimbursements

Because COVID-19 is such a fluid situation, we don't know if there will ultimately be any impact on the postal system or mail-delivery timeframes. Sign up for direct deposit to eliminate waiting for checks to arrive in the mail. Direct deposit is the easiest and quickest way to receive your reimbursement funds. **To view and change your reimbursement method login to your member account at <https://www.mywealthcareonline.com/flexiblespending/Home.aspx> and select Reimbursement Method under My Accounts.**

Know how to access your funds

As more people shift to online healthcare goods and services, keep in mind that if you are unable to use your debit card for an eligible online transaction, such as purchasing a qualified item or paying a doctors' bill, you can pay with your personal funds and submit a claim for reimbursement. [Login to your member account and follow the instructions under Claims to submit a claim for reimbursement and upload receipts.](#)

Safeguard your online activity

Unfortunately, fraudsters may view this crisis as an opportunity to do harm. Not only have many people been impacted, but online traffic has also greatly increased. More than ever, be vigilant and follow these tips to protect your Flexible Spending Accounts from fraudulent activity:

- Do not reveal your username or password to anyone
- Do not respond to any email, phone or text inquiry asking for your personal or account information
- Change your passwords periodically
- Review account statements regularly and report unauthorized activity
- Do not leave your computer or mobile device unattended when logged into your account.

COVID-related eligible expenses

Medical costs related to COVID-19 are expenses eligible for reimbursement under your Flexible Spending Accounts.

If you are dealing with illness or planning ahead, you can use your Flexible Spending Accounts to pay for qualified items that may offer relief, such as thermometers, steam inhalers and sinus rinses. Just remember that you may not be able to use your HealthSmart Benefits MasterCard for over-the-counter medications and may be prompted for another form of payment. [Click here](#) for a list of qualified products that can bring you relief.