

# CARES Act

## Updates for Flexible Spending Accounts



Restrictions on over-the-Counter (OTC) medications have been relaxed under the CARES Act. Now you can use your Flexible Spending Account to pay for all eligible OTC medications.

Use your FSA  
to purchase  
OTC  
medications!

### CARES Act Provisions

(OTC) eligible expenses are reimbursable under FSAs without requiring a prescription or completing a Letter of Medical Necessity Form.

**This provision is retroactive to January 1, 2020.**

Menstrual care products are reimbursable as eligible expenses, including tampons and pads.

### Important Merchant Updates

Every merchant will need to update their system to allow Benefit Cards to work at the point-of-service for OTC and menstrual care expenses. The updates will take approximately 4-6 weeks and will differ based on merchant.

Increase your  
savings on  
thousands of  
eligible expenses!



### OTC Purchases

You can purchase eligible OTC expenses with your Benefits Card when the merchant/provider has updated its system. Most merchants will have their systems updated within six weeks. In the meantime, you can begin to receive immediate reimbursement of eligible OTC expenses by submitting a claim to P&A Group.

If your company doesn't offer a Benefits Card, please continue to follow the standard claims procedure for reimbursement.



### Claims

Log into your P&A Group account at [www.padmin.com](http://www.padmin.com) or through our mobile app. Click Upload Claim/Documentation. Claim forms are also available when you log into your account.

Please note: If you are submitting a claim for previously denied OTC expenses incurred between January 1, 2020 and March 27, 2020, please submit the expense as a new claim.