

CARES Act regarding Flexible Spending Accounts (FSA)

The recent Coronavirus Aid, Relief, and Economic Security (CARES) Act allows you to use your flexible spending account (FSA) to pay for over-the-counter medications and menstrual care products—without a prescription. [See what's eligible.](#)

This change is retroactive to January 1, 2020. If you purchased these items earlier in 2020 and saved your receipts, you can request reimbursement by logging into your [ebcflex.com account](#), or by using the mobile app for [Android](#) or [Apple](#).

Please note that your Benefits Card may not immediately work for these purchases. It could take up to 4-6 weeks for your card to work for these newly-eligible medications and care items. Each retailer implements these changes on their own timeline. Until these products are added, you may need to pay for these expenses and request reimbursement from your account by submitting a claim online and having the funds deposited directly in your savings or checking account. Make sure to save your receipts!

If you have any questions, the best way to get in touch with Employee Benefits Corporation (EBC) is to send an email to participantservices@ebcflex.com.

FREQUENTLY ASKED QUESTIONS

1. When are over-the-counter drugs and menstrual care products eligible for reimbursement?

As part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, over-the-counter (OTC) drugs are again eligible for reimbursement under IRC Section 213(d). This allows OTC drugs to be reimbursed under Health Care FSAs, §213 HRAs, and Health Savings Accounts.

Participants are able to submit OTC drugs and menstrual care products for reimbursement provided they were purchased on or after January 1, 2020.

2. What are menstrual care products?

Menstrual care products include tampons, pads, liners, cups, sponge, or other similar products used by individuals with respect to menstruation or other genital-tract secretions.

3. Will participants be able to use their Benefits Card to purchase over-the-counter drugs and menstrual care products?

They will, but the card may not work for all over-the-counter (OTC) or menstrual products immediately. Until then, we recommend participants purchase these items with another form of payment and submit their claims online at www.ebcflex.com for reimbursement.

The Benefits Card auto-approves items for purchase based on an industry maintained database of eligible items (called IIAS). It will take some time (perhaps up to 30 days) for a significant number of products to be approved and added to the IIAS. Employee Benefits Corporation is a member of the committee that manages these approvals and we will do our best to notify you and your participants once the IIAS system has been updated for the majority of OTC and menstrual care items.

Once the IIAS system is updated, most OTC and menstrual product purchases will be approved without any additional documentation needed.

4. How can participants submit claims for over-the-counter drug and menstrual care products?

Participants can use the same claim submission process they would use for any other medical item. However, the best way to submit your benefit claims and communicate with us is through electronic methods. We have implemented secure remote work options for our team so we can be there for you while protecting our community. If you send claims online at or via our mobile app, claims are guaranteed to get to our team. If you choose to submit your claim by US mail, email, or fax we won't be able to verify receipt; you will receive verification only after your claim is processed. Claims can be submitted online by logging into www.ebcflex.com, or by using our app for Apple or Android.

Additionally, we recommend participants sign up for Direct Deposit so that their reimbursements can be sent most efficiently. To sign up, choose Direct Deposit from the main menu of your online account.

Just like any other expense, the claim must include a copy of the receipt showing date of service, description of item (name of the OTC drug or menstrual product), dollar amount of the item, and name of the merchant or service provider.