



Expanded Benefits for Flexible Spending Accounts

CARES Act

The Coronavirus, Aid, Relief and Economic Security (CARES) Act, signed into law by President Trump, on March 27, 2020, expands the benefits under Flexible Benefit Plans (FSAs).

Medical Expense Reimbursement Accounts

- The CARES Act, retroactive to January 1, 2020, removes the requirement for additional documentation from your physician for over-the-counter drugs or medications. Therefore, over-the-counter drugs or medications are now eligible for reimbursement through the Medical Expense Reimbursement Account without a physician's statement or prescription.
- In addition, retroactive to January 1, 2020, menstrual care products are now eligible for reimbursement under the Medical Expense Reimbursement Account.

Mid-Year Election Changes

The CARES Act also modifies the definition of qualifying events, that pertain to the COVID-19 pandemic, allowing for mid-year election changes to your FSA account(s).

- **Medical Expense Reimbursement Accounts**

Participants affected by shelter-in-place or stay-at-home orders that have caused a reduction in work hours, a change in employment status, a change in employer benefits and cost, or are out on family medical leave may reduce their Medical Expense Reimbursement Account contribution amount.

- **Dependent Care Reimbursement Accounts**

Participants affected by shelter-in-place or stay-at-home orders that have caused a change in their dependent care needs or availability may increase or reduce their Dependent Care Reimbursement Account contribution amount. Qualifying changes include reduction in work hours or change in employment status, the closing of a childcare facility, or the need for childcare due to school closures.

To make a mid-year change to your current FSA, please download a Change of Status Form from your Plan's 125 section of our website at: www.EnvoyPlanServices.com.

Send the completed form to: Envoy Plan Services • 23052-H Alicia Parkway #605 • Mission Viejo, CA 92692 • Email: 125@EnvoyPlanService.com • Fax: 800-300-7313

If you have any questions regarding this matter, please contact us at the number listed above.

Note: The information provided herein is for information purposes only and is not legal advice. For a legal opinion please contact your legal representative.

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