

# The CARES Act and over-the-counter (OTC) medical products

On March 27, 2020, the CARES Act was signed into law.

Section 3702 of the CARES Act specifically applies to Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), and comprehensive 213(d) Health Reimbursement Arrangements (HRAs):

- ▶ You can now purchase over-the-counter (OTC) medical products without a prescription from a physician, including pain relievers, cold medicine, bandages and more; retroactive to January 1, 2020.
- ▶ Additional, menstrual care and feminine hygiene products, such as tampons, pads and cups, are now included as an eligible expense reactive; to January 1, 2020.

## **IMPORTANT IF YOU HAVE A HEALTH CARE FSA OR COMPREHENSIVE 213(D) HRA**

As per Internal Revenue Service (IRS) regulations, you are still required to substantiate (provide proof for) purchases made using FSA or HRA funds. Please note merchants will need time to update their systems to reflect the eligibility of OTC and feminine hygiene items. In the interim, please be sure to keep all receipts for substantiation and reimbursement purposes.

## Eligible OTC drugs and medicines/feminine hygiene products

Eligible OTC drugs and medicines are intended to alleviate or treat injuries or illness for you and your dependents. Feminine hygiene products are also eligible for reimbursement per the CARES Act.

- ▶ Allergy prevention and treatment
- ▶ Analgesics/antipryetics
- ▶ Antacids and acid reducers
- ▶ Anti-arthritis
- ▶ Antibiotics (topical)
- ▶ Anticandial (yeast)
- ▶ Anti-dandruff shampoo
- ▶ Antidiarrheal and laxatives
- ▶ Antifungal
- ▶ Antihistamines
- ▶ Anti-itch lotions and creams
- ▶ Asthma medicines
- ▶ Birth control/family planning
- ▶ Cold sore/fever blister
- ▶ Cold, flu, decongestant, and sinus remedies
- ▶ Cough suppressants or expectorants
- ▶ Decongestants
- ▶ Dental
- ▶ Diaper rash cream
- ▶ Ear care
- ▶ Eye care
- ▶ Feminine hygiene
- ▶ First aid/medical supplies
- ▶ Foot care
- ▶ Healing ointment
- ▶ Hemorrhoidal preparations
- ▶ Laxative
- ▶ Menstrual cycle
- ▶ Migraine relief
- ▶ Motion sickness
- ▶ NSAIDS (anti-inflammatories)
- ▶ Pediculicide (lice treatment)
- ▶ Skin care
- ▶ Sleeping aids
- ▶ Teething/toothaches
- ▶ Topical steroids
- ▶ Urinary pain reliever
- ▶ Wart removal
- ▶ Yeast infection treatment



## Eligible OTC products

Eligible products are intended to alleviate or treat injuries or illness for you and your dependents.

- ▶ Contact lens supplies
- ▶ Denture care
- ▶ Home diagnostic tests or kits
- ▶ Contraceptive/  
family planning
- ▶ Eye care
- ▶ Incontinence/  
bladder control
- ▶ First aid/medical supplies

Your CDPHP member account makes it easy to track your health care spending and accounts. By logging in to [member.cdphp.com](https://member.cdphp.com) you can check your account balance, request additional debit cards, substantiate debit card transactions, review claim history, submit online claims, and more.

If you have questions, please call the CDPHP health funding department at (518) 641-3770 or 1-877-793-3960, Monday – Friday, from 8 a.m. to 8 p.m.

*Examples of potentially reimbursable expenses are provided on this flyer. This list is not meant to be all-inclusive. Other expenses not specifically mentioned may also qualify. A comprehensive list available in by logging in to [member.cdphp.com](https://member.cdphp.com).*



### **Discrimination is Against the Law**

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### **Multi-language Interpreter Services**

ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。