



# 5 New Expenses Now Eligible For Your HSA & FSA Funds

When you participate in a Health Savings Account (HSA) and/or Flexible Spending Account (FSA), you're able to contribute pre-tax funds for use on hundreds of eligible expenses. Recently, you gained even more flexibility in your ability to save when the CARES Act was signed into law.

This new legislation expanded the list of expenses that are considered eligible by including popular over-the-counter products, which consumers can now purchase with their HSA or FSA without a prescription. This change went into effect on January 1, 2020, and allows over 20,000 new expenses as eligible moving forward. That's great news for consumers, since the average American shops for over-the-counter medications 26 times each year.

Here are five of the most common expenses that are now eligible to use HSA and FSA funds without a prescription.



## Pain relief medications

Headaches. Muscle soreness. Sprains. There are many reasons to need pain relievers. There are two common types of over-the-counter pain medications: acetaminophen and nonsteroidal anti-inflammatory drugs (NSAIDs), both of which are now among the eligible expenses available from an HSA and FSA.



## Heartburn medications

Heartburn is among the more common afflictions in this country. That's why Americans spend billions of dollars each year on medicines that treat heartburn. The CARES Act means these over-the-counter drugs are HSA and FSA eligible without a prescription.



## Cold and flu products

Winter may be behind us, but cold and flu season never really goes away. As much as 20 percent of the U.S. population gets the flu, on average, each season. Fortunately, the over-the-counter medicines taken to cope with a severe cough or congestion are now eligible expenses.



## Menstrual products

The CARES Act also includes menstrual care products as eligible expenses for HSAs and FSAs. Eligible products include tampons, pads and menstrual sponges.



## Allergy products

Thirty percent of American adults and 40 percent of children suffer from allergies. The cost of allergies to the healthcare system is estimated at \$18 billion. Those who do have allergies can now find relief with their HSA and FSA funds in the form of over-the-counter antihistamines and decongestants.

# How Do I Know What Qualifies?

## There are two ways

- Consumers can simply scan a product bar code right in their *mySanfordFlexPlan* mobile app to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.

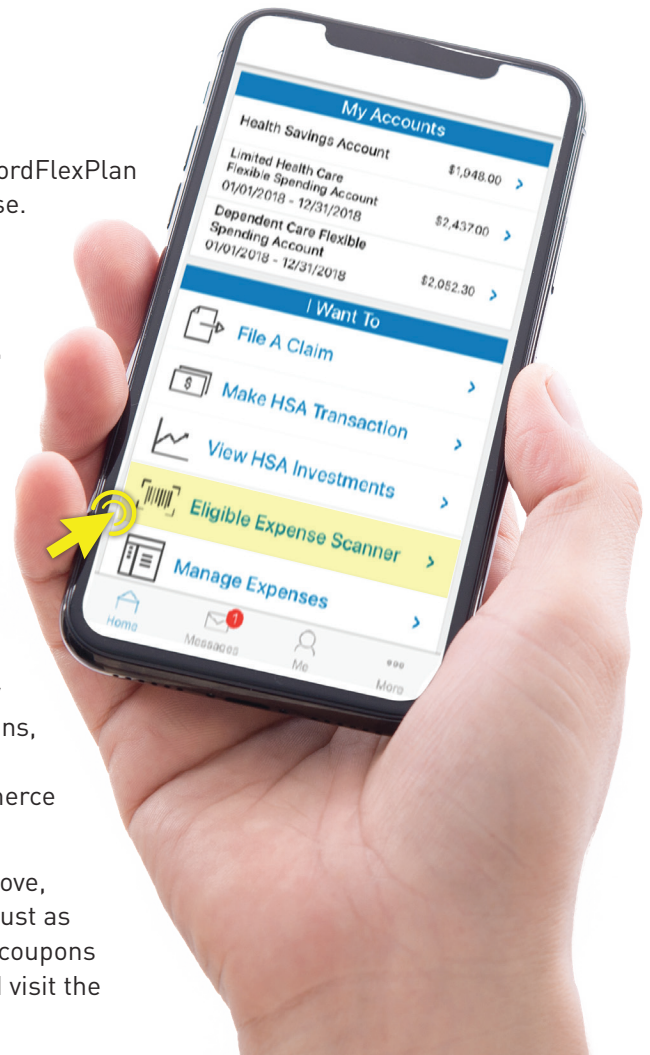
OR

- Introducing Health Shopper. The easiest way to learn about, shop for, select, and purchase HSA/FSA eligible retail items.

We at Sanford Health Plan are pleased to announce the availability of Health Shopper, an e-commerce website designed around shopping for HSA/FSA eligible items and purchasing via the Amazon.com shopping experience.

Health Shopper gives you the ability to search for a wide array of FSA/HSA eligible items. It allows you to shop for those FSA/HSA eligible items you need as well as learn about and discover products you may not know were eligible or existed. Health Shopper accomplishes this by delivering a custom curated product list, with seasonal recommendations, topical content and superior search functionality. All the while allowing you to purchase via a familiar, comfortable and second to none e-commerce experience through Amazon.

You can continue to utilize value added benefits from Amazon that you love, such as an Amazon Prime membership (which includes free shipping) just as you have in the past. Further, Health Shopper will continually highlight coupons and special deals on eligible products. So, make sure to come back and visit the site often!



Eligible Expense Scanner feature makes it easy for consumers to manage health expenses. Check the eligibility of expenses by scanning the item barcode.

## How It Works



### Use the Payment Debit Card

Once retailers have updated their payment systems and inventories, consumers can simply use their card to pay for these newly eligible items. It is important to note consumers should save their receipts in case the purchase needs to be verified later.



### Submit a Claim

Consumers can submit claims for reimbursement through their online account or using the mobile app. In addition, they can re-submit previously denied claims for items purchased since January 1, 2020 that are now eligible as part of the CARES Act.

Health Shopper is available to you as a Sanford Health Plan participant at no additional cost. **CLICK HERE** or visit **sanfordhealthplan.com/memberlogin** to discover eligible products, and potential savings while utilizing Amazon to purchase your products!

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