



## Coronavirus Aid, Relief, and Economic Security (CARES) Act brings several new HSA and FSA expansions:

- The CARES Act eliminates the requirement that over-the-counter medicines and drugs must be prescribed in order to be considered a qualified medical expense for HSAs, health flexible spending arrangements (FSAs), health reimbursement arrangements (HRAs), and Archer medical savings accounts (MSAs).
- The CARES Act also categorizes female sanitary products as qualified medical expenses for HSAs, health FSAs, HRAs, and Archer MSAs.
- These provisions will apply to expenses incurred and amounts paid after December 31, 2019.

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