



# Coronavirus (COVID-19) and Your Benefit Accounts

## **You can continue to contribute to your health savings account (HSA)**

If you are enrolled in a high-deductible health plan (HDHP) and contribute to a health savings account (HSA), you can continue to contribute to your account, even if your health plan provides pre-deductible coverage for COVID-19 testing and treatment, or telehealth services. In other words, coverage of these services will not disqualify you from making HSA contributions. Check with your insurance provider about coverage details, and if you do need to pay out-of-pocket, you can use your Health Savings Account.

## **OTC drugs and medicines are now eligible for reimbursement without a prescription**

OTC drugs and medicines are now eligible for reimbursement from your Healthcare FSAs, HSAs, and 213(d) HRAs without a prescription. In addition, menstrual care products are now considered qualified medical expenses. These changes are effective for purchases made on or after January 1, 2020. If you purchased OTC medicines or menstrual products on or after January 1, 2020, you can submit a request for reimbursement, along with your itemized receipt showing date of purchase.

If you have an NBS Debit Card associated with your account, there will be a delay of your card working for many of these purchases. The Special Interest Group for IAS Standards (SIGIS) is actively working to add OTC medicines and menstrual care products to the list of expenses that are automatically approved for purchase with your card at the point of sale. Cards are expected to be updated by May 1<sup>st</sup>. Until these products are added, you can make purchases with another form of payment and submit a request for reimbursement, along with your itemized receipt.

## **Direct deposit is the fastest way to receive reimbursements**

Because COVID-19 is such a fluid situation, we don't know if there will ultimately be any impact on the postal system or mail-delivery timeframes. Please sign up for direct deposit to eliminate waiting for checks to arrive in the mail. Direct deposit is the easiest and quickest way to receive your reimbursement funds. Add your direct deposit information by clicking on "Get Reimbursed Faster" from your Personal Dashboard on our website.

## **Know how to access your funds**

As more people shift to online healthcare goods and services, keep in mind that if you are unable to use your debit card for an eligible online transaction, such as purchasing a qualified item or paying a doctors' bill, you can pay with your personal funds and submit a claim for reimbursement.

## **Safeguard your online activity**

Unfortunately, fraudsters may view this crisis as an opportunity to do harm. Not only have many people been impacted, but online traffic has also greatly increased. More than ever, be vigilant and follow these tips to protect your Health Benefit Accounts from fraudulent activity:

- Do not reveal your username or password to anyone
- Do not respond to any email, phone or text inquiry asking for your personal or account information
- Change your passwords periodically
- Review account statements regularly and report unauthorized activity
- Do not leave your computer or mobile device unattended when logged into your account.

## **COVID-related eligible expenses**

Medical costs related to COVID-19 are expenses eligible for reimbursement under your Healthcare FSAs, HSAs, and 213(d) HRAs.

## **Dependent Care Election Changes**

If you have experienced a change in care or cost of care, you have the option to change your election amount by contacting your Human Resources Department.