

Helpful COVID-19 Related Information for Members

You may have more time to file FSA claims

The Internal Revenue Service (IRS) recently implemented a mandate that allows employees (aligned to an ERISA plan), more time to submit reimbursement account claims. This means, your deadline to submit claims for reimbursement may be extended if you:

1. Were enrolled in either of the following accounts during the previous plan year:
 - a. Health Care Flexible Spending Account (FSA)
 - b. Limited Purpose FSA
 - c. Health Reimbursement Arrangement (HRA)
2. Have unused reimbursement account funds from the previous plan year.
3. Paid for an eligible out-of-pocket expense during the previous plan year that you haven't submitted for reimbursement yet.

How to submit claims

If you meet the criteria above, here's how to file a claim for reimbursement:

- [Log into payflex.com](https://payflex.com), your PayFlex member website.
 - If you're enrolled in a PayFlex account for this current plan year, select the previous plan year to see your extended deadline.
 - From there, you can confirm your new claim filing deadline.
- You can also log into the PayFlex Mobile® app.
- If you have eligible claims to submit, select **file a claim** to get started.
- If needed, you can complete a paper claim form. Then, fax or mail it to us. Claim forms are found on your PayFlex member website.

Note: If you had a claim/s denied due to a submitting past your original claim filing deadline (which may be on/after March 1, 2020), we'll automatically re-process those claims as long as we have all the information needed. This is also true for appealed claims

The CARES Act

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was recently signed by President Donald Trump. As part of the new legislation, below are two updates that may benefit Health Savings Accounts (HSA), Health Reimbursement Arrangements (HRA) and Flexible Spending Accounts (FSA) members.

- If over-the-counter (OTC) items are allowed under your plan, you no longer need a prescription from your physician to pay/get reimbursed for OTC drugs and medicines. Such items include allergy medicine, cold medicine, pain relievers, etc.
- Feminine hygiene products are now part of the list of eligible over-the-counter items.

These OTC changes are effective for expenses incurred after December 31, 2019. These provisions don't have an expiration date.

Using your PayFlex funds to pay for OTC items

Here's how you can use your PayFlex account funds, if over-the-counter items are allowed under your plan.

- If you have a PayFlex Card®: Please allow time for the debit card system to update. Updating the card system isn't something PayFlex manages or has control over. We don't know how long the system update will take.
- If the PayFlex Card® doesn't work at time of purchase, you can pay out of pocket, and request reimbursement from your PayFlex account funds.
- To submit OTC expenses for reimbursement: log into your PayFlex member website. Or you can log into the PayFlex Mobile® app.

Below are some common OTC eligible items:

- Allergy Medicine
- Analgesics
- Antibiotics
- Birth control
- Cold medicine
- Feminine hygiene products- include, but are not limited to: sanitary napkins, pads, liners, tampons, cups, sponges.
- Fever reducing medicine
- Pain relievers
- Sleep deprivation treatment

For a full list of OTC eligible items visit our eligible items page [here](#).

COBRA

Important information related to COBRA deadline extensions

The Department of Labor (DOL) and Internal Revenue Service (IRS) issued guidance for COBRA plans due to COVID-19 impact. The guidance states that **the following deadlines are extended** from March 1, 2020 (retroactively) through 60-days after the yet-to-be-announced end of the Covid-19 National Emergency. ***This period of time is known as the "Outbreak Period"***.

- **COBRA Election** – The 60-day deadline to elect COBRA continuation coverage.
- **COBRA Premium Payments** – The 45-day (for the initial payment) and 30-day (for subsequent payments) deadlines to timely pay COBRA premiums.
- **2nd Qualifying Event and Disability Notice** – The 60-day deadline to notify the Plan of events which may extend your COBRA period. (e.g., divorce or legal separation, a child ceasing to be a dependent under the term of the plan; or disability determination).
- **HIPAA Special Enrollment Period Notice**– The 30-day (in some instances, 60-day) deadline to request enrollment in a group health plan following a special enrollment event (i.e., birth, adoption or placement for adoption of a child, marriage, loss of other health coverage, or eligibility for a state premium assistance subsidy).

Based on the new guidance, below are some key details to be aware of:

- **During the Outbreak Period:** your COBRA election, premium payment and notice deadlines are extended.
 - **New COBRA Participants:** For participants who haven't yet elected COBRA and made their initial premium payment, delaying your COBRA election and premium payments will delay the start of your insurance coverage.
 - **Current COBRA Participants:** For participants who have already elected COBRA and made at least one premium payment, failure to pay subsequent premiums due within the standard grace period will result in the administrative termination of your coverage. Claim determinations and claim payment won't occur if your coverage is administratively terminated.

- **COBRA Coverage:** Participants can initiate or reinstate COBRA coverage retroactively by submitting premium payments during or upon conclusion of the Outbreak Period. Coverage will be effective through to your premium paid through date.
- **COBRA Statements:** During the Outbreak Period, system generated billing statements and letters you receive won't reflect the Outbreak Period deadline extension dates. Such communications will continue to show the standard grace periods and deadlines.
- **After the Outbreak Period:** At the end of the Outbreak Period, any COBRA elections not submitted and/or monthly premiums not paid during the Outbreak Period will be due. If all retro-active premium payments aren't paid when due, your coverage will end as of your premium paid through date, and you'll be responsible for claims incurred after that date.
- **Online enrollment/payment:** Online enrollment and payment capabilities are only available during the standard deadlines outlined in the enclosed COBRA notice.
 - They aren't available if you're delaying COBRA elections or premium payments, as permitted during the Outbreak Period.
 - If you're outside the standard deadlines, you must **mail in** your COBRA elections and/or premium payment/s.

Member Frequently Asked Questions (FAQs)

Below are some helpful FAQs to better assist you:

- Since the deadline for filing 2019 taxes was moved to July 15th, 2020, do I now have more time to contribute post-tax money to my HSA for 2019? **Yes. You now have until July 15, 2020 to make post-tax contributions to your HSA for the 2019 plan year.**
- Can I use my PayFlex Card® to purchase OTC drugs, medications or feminine hygiene products? **Yes, if your PayFlex Card is not restricted to RX (prescription) use only. However, your PayFlex Card may be denied until IIAS and Debit Card systems are updated.**
- I tried using my PayFlex Card® to purchase an eligible OTC item and my card was denied. Can you tell me why? **Typically, these items are automatically recognized as an eligible expense at the point of sale using Inventory Information Approval System (IIAS). Because these changes just went into effect, the system needs to update in order to be recognized at the point of sale.**
- If I paid out of pocket for my eligible OTC item can I still be reimbursed through my PayFlex account? **Yes. See the steps below on how to submit for reimbursement online.**

If you have a Health Care FSA or an HRA:

- Log into **payflex.com**, your PayFlex member website.
- Select **file a claim** under account actions.
- Enter the amount that you spent and the date.
- Once you've entered that expense, select **continue**.
- Then, click **Send funds to me**.

For HSA Members:

- Log into **payflex.com**, your PayFlex member website.
- Select **manage funds**
- Choose **request funds**
- If you're paying yourself back, select **send funds to me**.

PayFlex Systems USA, Inc.

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