

HEALTH SAVINGS ACCOUNT (HSA)
FLEXIBLE SPENDING ACCOUNT (FSA)
HEALTH REIMBURSEMENT ACCOUNT (HRA)



PLAN CHANGES

THE CORONAVIRUS AID, RELIEF & ECONOMIC SECURITY ACT (CARES ACT)

EFFECTIVE IMMEDIATELY:

Health Savings Account (HSA) - qualified health plans can now cover Telehealth and other remote care service expenses below the High Deductible Health Plan (HDHP) statutory deductible limit, or at no or low-cost sharing, without affecting your ability to continue contributing to HSA. This provision will last [until December 31, 2021](#).

Over-the-counter drugs and medicines can be paid for or reimbursed through a Flexible Spending Account (FSA), Health Reimbursement (HRA) or HSA without a doctor's prescription. All expenses incurred after December 31, 2019 qualify. To see a complete list of over-the-counter drugs, [click here](#)

Menstrual care products are now considered a qualified medical expense and are eligible for payment or reimbursement through an FSA, HRA or HSA. All expenses incurred after December 31, 2019 qualify, and the provision has no expiration date.

Do You Need to Update Your Dependent Care FSA Contribution Amount?

You may be eligible to change your Dependent Care FSA elections due to recent life events you may be experiencing, including a change of day care provider, cost of care changes (unless care provider is a relative), and your need for care changes due to a job change or because you are now working from home. Please be sure to reach out to Cigna at (877)-424-3570 to determine your eligibility. If eligible, you will have 30 days from the date of the event to submit a request. Contact Benefits at hrbenefits@dallascityhall.com for more information on the process to change elections.

➤ Reasons to **stop or lower** your contributions:

- Your child's day care facility closes. A letter from your day care is required.
- You no longer use day care.
- Your child reaches age 13.
- You have switched day care providers.
- You or your spouse working from home, is furloughed, or is laid off - making you ineligible to participate in the FSA.
- The number of work hours for you or your spouse is decreased. Documentation from your supervisor or department head is required.
- The number of hours your child attends day care has decreased.
- You take a leave of absence.

➤ Reasons to **start or increase** your contributions:

- You gain a dependent child through birth, adoption, or marriage.
- Due to school closings, you now need day care for your child (if you and your spouse both work outside the home).
- You have switched day care providers.
- The number of work hours for you or your spouse is increased. Documentation from your supervisor or department head is required.
- The number of hours your child attends day care has increased.
- You return to work from a leave of absence.

