



Metropolitan Transportation Authority

State of New York

President Trump signed into law the Coronavirus Aid, Relief and Economic Security Act or CARES Act on Friday, March 27. Included in the CARES Act is a special provision relaxing the OTC restrictions for Flexible Spending Accounts, which will be welcomed news for millions of account holders.

Highlights of the CARES Act include:

- Over the counter (OTC) medications are now reimbursable under Flexible Spending Accounts without requiring a prescription or completing a Letter of Medical Necessity Form. This provision is retroactive to January 1, 2020.
- Feminine care products are now reimbursable as eligible expenses.

Important OTC Changes

The new OTC eligibility will require an update to merchants' eligible products. Every merchant will need to update their system to allow Benefit Cards to work at the point-of-service for OTC expenses. You should anticipate that not every merchant will have their systems updated right away. Industry experts have stated this process may take 4-6 weeks to complete and updated systems may differ on a merchant-by-merchant basis. In summary, approximately 17,500 OTC items will be adopted by merchants. Feminine care items will most likely be added within 4-6 weeks and will be available for purchase with your Benefits Card at that time.

Submitting Claims:

P&A will begin processing claims for OTC purchases once the eligible product list is released. P&A will provide an update to you when this occurs. If you do use the Benefit Card, please continue to follow the standard claims procedure for reimbursement. Log into your account at www.padmin.com or through the mobile app and click Upload Claim/Documentation. You can also fax or mail a claim form to P&A Group. Claim forms are also available when you log into your account. **Please note:** If you are submitting a claim for previously denied OTC expenses incurred between January 1, 2020 and March 27, 2020, please submit the expense as a NEW claim.

FSA Dependent Care Changes

As the need for childcare changes during these challenging times, Dependent Care Flexible Spending Account (DC-FSA) usage can also change. Participants can adjust or cancel their elections for DC-FSA only, and only under certain conditions. This includes a change in dependent care provider cost or status and if a spouse's employment status has changed. The IRS does not allow refunds from FSA Plans, so no contribution refunds will be made. Any money you have accumulated in your DC-FSA account with P&A Group can be used until the end of the plan year.

Contributions can be restarted later in the year if costs change again. Remember, the amount available to pay a claim will be the amount that is in your DC-FSA account at the time your claim is received. To change, cancel or restart your DC-FSA benefit, please contact the Business Service Center at 646-376-0123 or via email at bscservice@mtabsc.org.

You may also contact P&A Group Monday – Friday, 8:30 am –10:00 pm ET at www.padmin.com or (800) 688-2611 with any questions regarding CARES Act or changing your DC-FSA election.

The agencies of the MTA

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