



Helping You Navigate the CARES Act and what it means for your HSA.

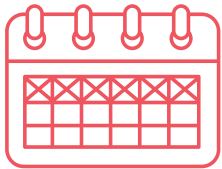
We know there have been a lot of changes made to High Deductible Health Plans (HDHP) and Health Savings Accounts (HSA) in the past months. We're here to help you navigate those changes and make smart choices when managing your HSA.

Important Changes



Telemedicine

The CARES Act provides an exemption which allows HDHPs with HSAs to cover telehealth and virtual healthcare services without losing HSA eligibility, further promoting social distancing.



Menstrual Products

The CARES Act provides for products including tampons, pads, liners, cups, sponges, and other similar products used by individuals with respect to menstruation to be purchased using an HSA.



Over-the-Counter Medicines

You no longer need a prescription to purchase over-the-counter medications and medical products with your HSA funds.



Direct Primary Care

Patients with an HSA-eligible HDHP can use their HSA funds to pay the recurring fee to their direct primary care physician practice.



COVID Testing and Treatment

All private insurance plans, including HDHP with HSAs, are required to make all coronavirus tests free, as well as cover COVID-19 treatment.

For additional information please see IRS Notice 2020-15 and IRS Publication 502

Important Resources



Internal Revenue Service Website
www.irs.gov



World Health Organization Website
www.who.int



Centers for Disease Control Website
www.cdc.gov



Bend HSA
www.bendhsa.com