



# Healthy Business

## UNDERSTANDING QUALIFIED OTC AND PERSONAL CARE ITEM EXPENSES USING YOUR HSA, FSA, AND HRA

Members who participate in Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), and Health Reimbursement Arrangements (HRAs) are able to purchase thousands of items tax free, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance payments. In addition, many over-the-counter (OTC) treatments are eligible, and due to the CARES Act recently passed, these items no longer require a prescription, letter of medical necessity, or doctor's instructions.

There is also a variety of items that are generally not eligible for reimbursement that you should know about.

To help you know what is and isn't eligible, click the link below to be directed to a comprehensive Health Care Expenses Table.

[EBIA's Health Care Expenses Table](#)