

**Lerew, Donald**

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**From:** massemail@messiah.edu on behalf of Human Resources <noreply@messiah.edu>  
**Sent:** Wednesday, April 8, 2020 5:00 AM  
**To:**  
**Subject:** Important FSA, HSA and other Benefit Changes

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Direct all questions regarding this mass email to Susan Deitch at Ext. 7085 or [sdeitch@messiah.edu](mailto:sdeitch@messiah.edu).



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To: All Employees

## **CARES Act**

The CARES Act, which was signed into law on March 27, 2020 provides relief in the wake of the COVID-19 public health emergency and includes a section that affects Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), and High Deductible Health Plans.

### **Flexible Spending Accounts**

You can now purchase over-the-counter (OTC) medical products, such as pain relievers, cold medicines, bandages and more without a prescription from a physician. Feminine hygiene products are now included as eligible FSA expenses. These are permanent changes retroactive to January 1, 2020.

You are still required to substantiate (provide proof for) purchases made using FSA funds. If you need to substantiate a transaction, Discovery Benefits will contact you and flag the transaction in the portal.

Please note Discovery Benefits will need time to update their systems to reflect these changes. In the interim, please be sure to keep all receipts for substantiation and reimbursement purposes.

### **High Deductible Health Plans**

High Deductible Health Plans can now provide access to telehealth services prior to meeting the annual deductible. Highmark BlueShield will no longer require a co-pay for telehealth services through Amwell.

### **Health Savings Accounts**

You can now purchase over-the-counter (OTC) medical products, such as pain relievers, cold medicines, bandages and more without a prescription from a physician. Feminine hygiene products are now included as eligible HSA expenses. These are permanent changes retroactive to January 1, 2020.

Please note financial institutions will need time to update their systems to reflect these changes. In the interim, please be sure to keep all receipts for substantiation and reimbursement purposes.

## **Highmark BlueShield Changes**

Highmark BlueShield has made some changes to their policies in light of the COVID-19 crisis. Highmark announced that members who require in-network, inpatient hospital care for COVID-

19 will not incur any deductibles, co-insurance and co-pays, effective immediately. The waiver will continue through May 31st as Highmark continues to monitor and evaluate the rapidly changing nature of this crisis.

In addition, to help ensure members can continue to safely receive care, Highmark has also expanded access to telehealth services for all members and has waived out-of-pocket costs such as deductibles, coinsurance and copayments on all covered telehealth services from contracted vendors and providers through June 13, 2020.

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