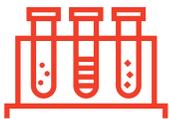




# The Coronavirus Aid, Relief, and Economic Security (CARES) Act

CARES was signed into law on 3/27/20. It provides relief during the Coronavirus pandemic, and builds upon the FFCRA act of 3/18/20.



## COVERED TESTING FOR COVID-19

All individuals will have access to benefits for COVID-19 testing, if needed, at no cost. Additionally, copays and prior authorization requirements will be waived for COVID-19 testing.



## VACCINE COVERAGE

Once a COVID-19 vaccine is developed and recommended\*, all costs for it will be covered.



## TELEMEDICINE

A health savings account-eligible high-deductible health plan is allowed to pay for a Telemedicine visit before the deductible is met. All Telemedicine copays and prior authorization requirements will be waived for visits relating to COVID-19 testing.



## HSA/FSA/HRA PAYMENTS FOR FEMININE HYGIENE AND OTC DRUGS

You can use your HSA/FSA/HRA to buy over-the-counter medicine, and menstrual care products without a prescription requirement. Be sure to save your receipt.

\*This requirement would go into effect 15 business days after the U.S. Preventive Service Task Force rates it an "A" or "B" or after it is recommended by the Advisory Committee on Immunization Practices of the CDC.

Expect **more.**  
**Benefit** more.

For the latest updates and guidance on Coronavirus, please visit the CDC's website: [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)