

AMENDMENT COVID-19-HRA-1
to the
Health Reimbursement Arrangement

On Friday, March 27, President Donald Trump signed into law the **Coronavirus Aid, Relief, and Economic Security Act** (“CARES Act”).

The CARES Act includes important provisions for users of **Health Reimbursement Arrangements** (HRAs).

Therefore the Health Reimbursement Arrangement will be amended as follows.

If the **Health Reimbursement Arrangement** plan reimburses for all Internal Revenue Code Section 105(b) medical expenses, amend the **Health Reimbursement Arrangement** plan to also include the reimbursement for Over-the-counter drugs and medicines without a written prescription from a physician.

This amendment also allows for the reimbursement of menstrual care products as they are now considered eligible expenses. Examples include tampons, pads, liners, cups, sponges, or similar products.

If the Health Reimbursement Arrangement plan only reimburses deductibles or medical coinsurance and/or co-payments this amendment does not apply.

The effective date of this amendment is January 1, 2020 or **later** if a new HRA plan year began at a later date.