

# Understanding the CARES Act and Related Coronavirus Relief

## Expanded Health and Dependent Care Options

This infographic explains how the most recent relief provides additional ways for employees to maintain medical coverage, pay for medical care, and have more flexibility in the use of their medical and dependent care funds.

### CARES Act Relief

#### Health Insurance

Health insurance plans can, **without affecting** an individual's HSA eligibility, pay for telehealth and remote care services without first requiring an individual to satisfy a deductible.

#### Medication

Certain medicines or products **no longer need to be prescribed by a doctor to be reimbursable** from an HSA, HRA, MSA, or a health FSA.

See these [FAQs](#) for more details.

### Family First Coronavirus Response Act Relief

Requires employers **with fewer than 500 employees** to provide paid sick leave or expanded family and medical leave for specified reasons related to COVID-19.

This is effective April 2, 2020, through December 31, 2020.



### Other Relief

#### Notice 2020-15

allows qualified high-deductible health plans (HDHPs) to cover COVID-19-related testing and treatment **before** the minimum deductible is met. An individual with an HDHP that covers these costs may still contribute to an HSA.

#### Notice 2020-23

extends the 2019 HSA contribution deadline to July 15, 2020.

#### DOL and IRS Joint Notice

extends various health plan and COBRA deadlines that fall on or after March 1, 2020

#### AND

on or before the end of a 60-day period following the close of the COVID-19 National Emergency (known as the Outbreak Period), which has yet to be announced.

The extension notably provides additional time to

- elect COBRA continuation coverage,
- pay premiums for COBRA continuation coverage,
- make benefit elections, and
- submit claims for benefits.

#### EBSA Disaster Relief Notice 2020-01

extends deadlines for employers to provide notices, disclosures, and documents that are due on or after March 1, 2020, and on or before the end of the *Outbreak Period*.

#### Notice 2020-29

- allows employers to permit
- employees to **make election changes** to health coverage, health FSAs, and dependent care FSAs mid-year with no special enrollment events; and
  - health FSA and dependent care FSA participants to **submit new claims** up to December 31, 2020, from amounts that remained in accounts as of a plan year end or the end of the grace period that occurred at any time in 2020.

#### Notice 2020-33

increases the maximum \$500 health FSA carryover amount to an amount that is equal to 20 percent of the maximum salary reduction contribution for the plan year (\$550 for 2020).

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