

Flexible Spending Accounts – JJ Stanis

(For claims access):



[Click here if you have a benefit card](#)



[Click here if you DO NOT have a benefit card](#)

NOTE: Itemized bills, credit card receipts, and incomplete bills WILL NOT BE PAID. Claim will be held due to inaccurate information being submitted. We administer the FSA plan according to government guidelines.

Q: If a bill is paid in the current flex year, but the date of service is for the prior flex year, which year will the money be taken from?

A: The prior year. Claims are paid by the date of service, not the date the bill is paid.

Q. What is the CARES Act?

A. The Coronavirus Aid, Relief, and Economic Security (CARES) Act is Congress's latest coronavirus relief package and was signed into law on March 27, 2020. The CARES Act is the largest economic relief bill in United States history and will provide support to individuals and businesses affected by the pandemic. Many of you have questions about the new law and how it impacts your benefits, including items now eligible for purchase with your healthcare flexible spending account (FSA).

Q. Are over-the-counter drugs and medicines now eligible expenses through a Healthcare FSA or HSA without a prescription?

A. Yes. With the new law, you are now able to purchase, or be reimbursed for, certain over-the-counter medications (examples: Tylenol, Motrin, cough suppressants; items that used to require a prescription) using your Healthcare FSA or HSA without a prescription. Please contact your plan administrator to confirm eligible items or visit www.fsastore.com

In addition, any menstrual hygiene products (tampons, sanitary napkins, liners, etc.) may also be purchased or reimbursed using your Healthcare FSA with this new law. The law is retroactive to January 1, 2020, meaning any over-the-counter medications or menstrual

products you have purchased since January 1, 2020 can be reimbursed from your Healthcare FSA, if you have not already been reimbursed previously using a prescription.

Q. When can I begin using my Healthcare FSA funds to purchase over-the-counter drugs and medicines, and menstrual hygiene products?

A. You may begin to use your FSA funds for over-the-counter medications and menstrual hygiene products as of January 1, 2020. This new law currently has no expiration date, meaning you may continue to purchase these items with your FSA funds for the entire plan year and beyond. This law is subject to change at any time.

Q. Can I be reimbursed for items I have already purchased?

A. Yes, you can submit a claim to be reimbursed from your FSA for over-the-counter medications not previously reimbursed with a prescription, as well as menstrual hygiene products. You will need to provide a copy of your receipt that shows proof of purchase date and item purchased under FSA. Please contact your plan administrator for specific parameters of eligible dates of service.

Q. What are the different ways that I can submit my flex claim?

A. Claims can be submitted in multiple ways. You can mail your claim to us at our Garden City office. You can also email your claim into us at claims1@jjstanisco.com. You can also use our secure portal to upload your claim by accessing the Claim Submission option under the Contact Us tab on our website.

Q. How can I confirm that you received my claim?

A. You can log into your account via our secure portal and review all claims that we have on file for you. You can find the log in page on our website by clicking the Claims Access option under the Services Tab and follow the prompts to log into your account.

Q. Why are you asking for additional information on my claim?

A. Each claim is different and this answer may not address your specific situation, however, as the administrator of this plan we are bound to adhere to all IRS regulations in the processing of your claim. There are certain items that will require Letters of Medical Necessity, Prescriptions and/or Explanations of Benefits from your primary insurance for example.