

## COVID-19 and Your Nyhart Benefits

Legislation enacted in response to the 2019 Novel Coronavirus (COVID-19) expands the utility of your benefits to lessen your financial burden at this time. We have assembled a **FAQ** to help you take advantage of these changes.

### ***What do the changes to the prescription requirement for over-the-counter items mean?***

You can now use your General Purpose FSA to cover eligible over-the-counter medications and menstrual products bought after January 1, 2020. This provision does not have an expiration date.

You may experience some initial hiccups using your card while merchants make the necessary adjustments. If you have trouble, pay the expense and file for reimbursement by submitting a receipt and claim form to Nyhart through the mobile app, my.nyhart.com, fax or mail.

### ***Can I change my General Purpose FSA election?***

No.

### ***Can I change my Dependent Care FSA election?***

Whenever you experience a significant change in hours of childcare needed, you may be able to change your Dependent Care FSA election. Please contact your HR team or Nyhart to see if you qualify for a mid-year election change based on an increased or decreased need.

### ***Is COVID-19 testing a qualified expense for my General Purpose FSA?***

Yes, any expense associated with the diagnosis of COVID-19 is a qualified expense for General Purpose FSAs.

### ***What happens to my Dependent Care FSA if I lose my job?***

There will be no further contributions to your account. You will have until the end of the plan-specified run-out period to use any remaining funds.

### ***What happens to my General Purpose FSA if I lose my job?***

Only eligible services rendered on or before the date of termination may be reimbursed. For example, if you terminated on June 1<sup>st</sup>, you may be reimbursed for eligible expenses incurred on, or after, your effective date and prior to June 2<sup>nd</sup>.

If your reimbursements are less than your contributions to the plan, you may continue the General Purpose FSA plan coverage through COBRA and will receive notice of your eligibility. If you choose COBRA-continuation coverage, you must make after-tax contributions to the account to be reimbursed for expenses incurred after your date of termination.

### ***If I am laid off but I am later rehired, will I be able to file claims for my expenses during the time I was off work?***

You can only request reimbursement for expenses incurred while you were covered. If you did not lose coverage while laid-off, or elected to enroll in COBRA for your General Purpose FSA, you will be able to file for reimbursement.

### ***How will I know if there are any other changes?***

We are monitoring all potential impacts to your Nyhart benefits. We will update this list as new information becomes available. You can find the most up-to-date version in the forms and resources section of [my.nyhart.com](http://my.nyhart.com).

Please contact us if you are in need of additional assistance.

M-F 7:30-5:00 EDT

800-284-8412

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