



Benefits and Me



PPE Expenses Are Reimbursable Under Health FSAs, HRAs and HSAs

The Internal Revenue Service (IRS) recently announced that amounts paid for personal protective equipment (PPE)—such as masks, hand sanitizer and sanitizing wipes—used for the primary purpose of preventing the spread of COVID-19 are deductible expenses for medical care.

Because these amounts are expenses for medical care, the amounts paid for PPE are also eligible to be paid or reimbursed under any of the following:

- Health flexible spending arrangements (FSAs)
- Archer medical savings accounts (Archer MSAs)
- Health reimbursement arrangements (HRAs)
- Health savings accounts (HSAs)

However, if an amount is paid or reimbursed under a Health FSA, Archer MSA, HRA, HSA or any other health plan, it will not be considered a deductible medical expense. If you have questions, contact your HR manager.

4 Tips for Finding Medical Information

Once you have been diagnosed with a particular illness or condition, you'll likely need to learn about treatment options (and much more) to decide how to proceed. But health information is everywhere today: books, magazines, newspapers, television, the radio and on the internet. Where should you turn?

Consider the following tips for finding credible medical information:

1. **Seek "evidence-based" information.** The best sources include the federal government, national nonprofit organizations, medical specialty groups, medical schools and university medical centers.
2. **Check the published date.** It's important to make decisions about your care based on current information.
3. **Check for evidence.** Find out if there are research articles or citations that support the health claims. Compare websites, if necessary.
4. **Beware of scams.** If you come across something that appears too good to be true, it likely is.

While you may seek information from a variety of sources, always work with your own doctor to make final decisions.

Health Insurance Terms

The health care system can be confusing. To get the most out of your benefits, you need to understand the terms used by insurance companies, the government and health care providers. This way, you can make better decisions and ultimately receive better care.

Here are the top five individual health insurance terms to know:

- **Coinsurance**—The percentage you pay for the cost of covered health care services, after you meet your deductible.
- **Copayment**—A flat fee you pay upfront.
- **Deductible**—The amount you pay out of pocket before your insurance starts to cover costs.
- **Out-of-pocket maximum**—The highest amount you'll pay for in-network services.
- **Premium**—The amount charged by your health insurance company.