

Changes as a result of COVID-19

As offices close, employers reduce hours, and the world around us continues to change, we're altering our regular processes to make life a little easier for you in this time of need.

- **We've extended the window to submit substantiation from 90 days to 180 days.** You will still receive requests for substantiation, but you will have more time to submit your documentation before the card is suspended. The IRS has not changed the substantiation requirements, so we must still substantiate any transactions we cannot deem eligible through our auto-substantiation processes.
 - If your card is currently suspended, it will not be automatically reactivated. If this applies to you, please reach out to claims@gente.solutions to have your transaction put back to a pending status
- **The CARES Act is now law.** One of the biggest changes is that Over-The-Counter (OTC) drugs will now be allowed without a prescription for FSA/HSA. While our system is ready for this, changes must be made at the point of sale, which means that functionality for using your debit card to purchase OTC drugs will vary from retailer to retailer while stores update their systems. If you are unable to use your card to purchase OTC and your plan allows it, we can process a manual claim for you using [this form](#), logging into your [participant portal](#), or by using our mobile application

for [Apple](#) or [Android](#) devices.

- **Commuter Benefits (Parking and Transit) can only be used to commute to and from work.** If you're working from home, you will not be able to expense commuting and parking expenses for that time. You can adjust your contributions using the form [attached here](#), which should be returned to your HR Department for processing.
- **Dependent Care expenses have likely changed as a result of COVID-19.** If a child is at home now that would have been at a daycare, before-care or after-care program, or other programs, that could constitute a change in the cost of care. The IRS allows employees enrolled in a Dependent Care Assistance Program to adjust their elections prospectively when there is a change in the cost of care. you can adjust your contributions if necessary. The dependent care change form is [attached here](#) and should be returned to your HR Department for processing.
- **Please reach out to us at claims@gente.solutions** with any questions you may have as a result of COVID-19 or otherwise and we will consult with you on your specific circumstances.

For more information and updates, follow our blog by clicking [here](#) or navigating to www.gente.solutions and clicking on the "B" or any of the articles under "News"