

SUBSTANTIATION

WHAT IS SUBSTANTIATION?

Substantiation is the supporting documentation or data (receipts, explanation of benefits (EOB), etc.) that confirms an expense or claim is eligible to be paid through your Flexible Spending Account (FSA). The IRS has established specific guidelines that require FSAs claims — even those made using an FSA debit card — to be substantiated.

Common Misconception

If the FSA debit card is used for an eligible expense, no further substantiation is needed to support the expense.

Common Misconception

Claims incurred at a doctor, dentist, or vision provider will not require substantiation.

Since many services from a medical, dental, or vision provider are NOT FSA eligible expenses, itemized receipts are required to verify eligibility.

Important Reminder: Invoices with prior balances or balance forward will not be eligible for reimbursement unless the dates of service fall within your current plan year.

The 4 D's to a Detailed Receipt



1

Doctor
The name of the provider.

Description
Detailed description of services provided.

2



3

Dollar
The out of pocket costs.

Date
The dates of services.

4



EOBs contain all the required information and are also excellent sources of documentation.

For Dental/Orthodontia expenses, a Treatment Contract (sometimes called your payment plan, financial agreement, or truth in lending statement) can be provided in addition to your proof of payment.

Requests for Substantiation

If substantiation of an FSA debit card transaction is required, you will be notified by email or an alert on the Consumer Portal home page. FSA debit card transactions that require substantiation are displayed through messages in both the Message Center on the home page and your account summary page. You may also see if a claim requires substantiation by viewing your transactions; simply log into your [online account](#) or [mobile app](#) to check the status of the claim.

Note: If your insurance plan pays more than expected after you have received reimbursement through your Health Care FSA, you are responsible for paying the "covered" portions back to your FSA. It is best to have those funds refunded to you from the provider or risk the suspension of your debit card due to the claim not being able to be substantiated.

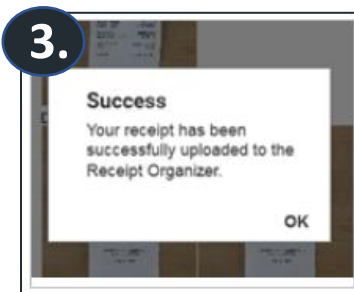
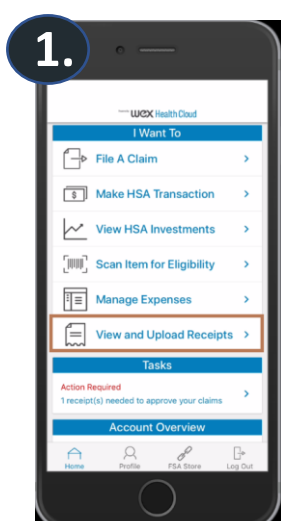
How to Submit Documentation

- Mobile App:** Take a picture of the receipt with a phone camera and upload directly to claim
- Consumer Portal:** Upload saved copies of itemized receipts, invoices, or EOBs directly to claim
- Email:** Include a copy of the receipt reminder with a copy of itemized receipts, invoices, or EOBs.
- Fax:** Include a copy of the receipt reminder with a copy of itemized receipts, invoices, or EOBs.

Want Convenience? Easy as 1,2,3 Save Your Receipt When You Make Your Purchase

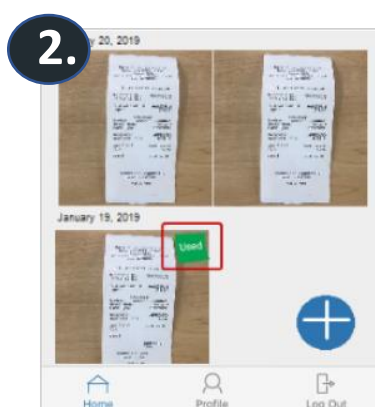
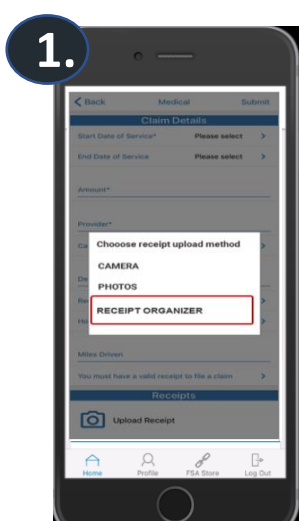
Upload Receipt Images to the Receipt Organizer in the Mobile App

1. Tap **View and Upload Receipts** from within the mobile app.
2. In the **Receipt Organizer**, tap the **Add** button.
3. After a receipt is uploaded, a success message appears. Tap **OK**.



Use an Image from the Receipt Organizer

1. To use a previously uploaded receipt image, tap the **Receipt Organizer** option when filing a claim in the Mobile App, and choose the appropriate photo for the transaction.
2. After the transaction has been completed, a **Used** icon appears in the right corner of the receipt image.



Please note: Receipt images can be removed at any time. If you have previously used a receipt, the receipt will not be removed from the claim even if the image is removed from the Receipt Organizer.