benefit strategies LLC

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 pre-tax benefit plan. The IRS has established specific guidelines that require claims — even those made using the debit card — to be substantiated.

Common Misconception

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

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

Since many services from medical, dental, and vision providers are NOT 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.

2 Description
Detailed description of services provided.

3 Dollar
The out of pocket costs.

4 Date
The dates of services.

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

Requests for Substantiation

If substantiation of a debit card transaction is required, you will be notified by email or an alert on the Consumer Portal home page under Tasks. 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.

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.

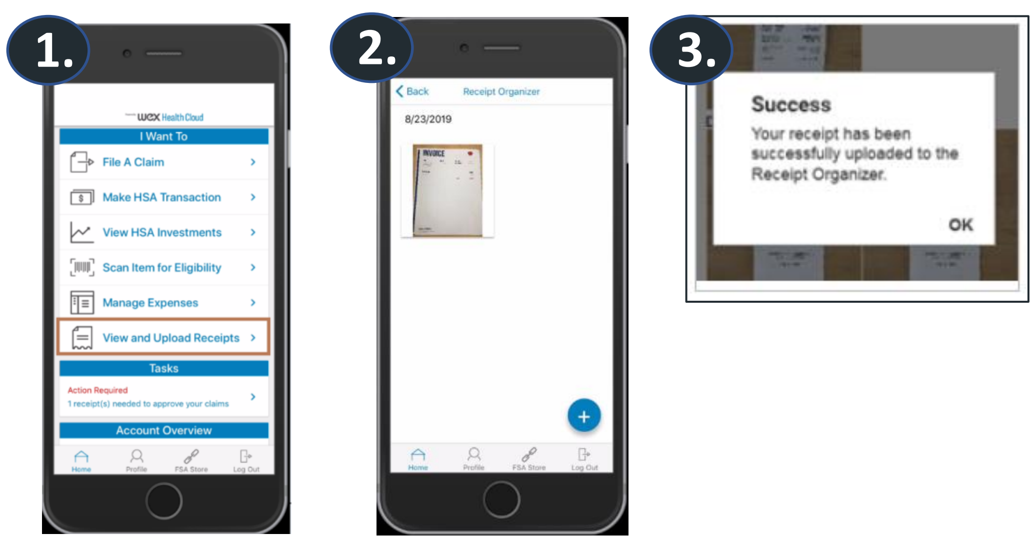
Fax: Include a copy of the receipt reminder with a copy of itemized receipts, invoices, or EOBs.

Want Convenience? Easy as 1,2,3

Save Your Receipt When You Make Your Purchase

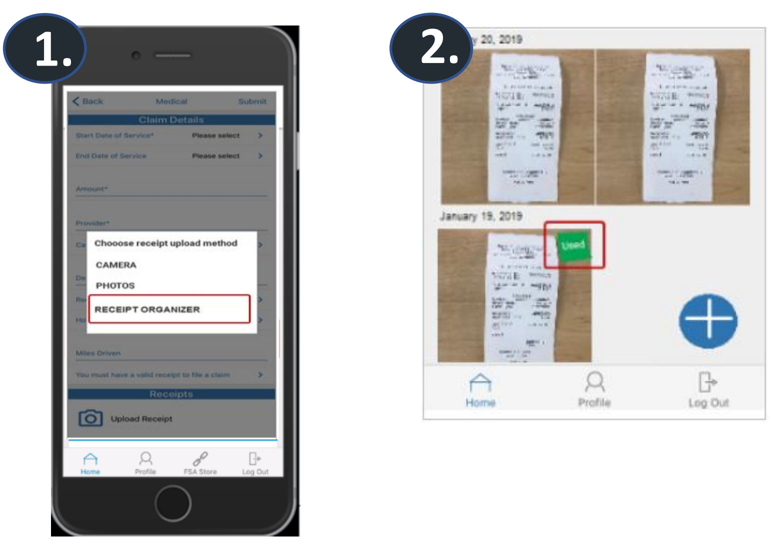
Upload Receipt Images to the Receipt Organizer in the Mobile App

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.

*A maximum of 4 receipts can be added to each claim.