Substantiation FAQ

Submit claims with success!



It can be difficult to remember when documentation is required for a claim and which types of documentation you can submit. To help you out, we've compiled the answers to a few of the most commonly asked questions related to claim substantiation:

Why do I have to substantiate claims?

The IRS requires participants to provide documentation to make sure the expenses are eligible for pre-tax benefits plans.

How will I know if I need to substantiate a claim?

If we don't receive enough detail from the merchant or provider when you use your benefits debit card, you'll receive a request for an itemized receipt or Explanation of Benefits. If you pay out of pocket for a product or service, you will automatically submit your itemized receipt or Explanation of Benefits (EOB) when you file the claim. You may be asked for additional documentation if your initial submission does not suffice.

What type of detail needs to be included in my documentation?

The IRS requires that participants provide:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount (after insurance, if applicable)
- Name of merchant/provider

An Explanation of Benefits (EOB) from your insurance carrier typically has all the required information.

If I used my card at a hospital or dental office, shouldn't my claim be automatically approved?

Not all expenses from a hospital or dental office are eligible under your plan. For example, some hospital gift stores sell flowers that could still be coded as "hospital" expenses, and some dental offices provide elective services like teeth whitening that could still be coded as "dental" expenses. Unfortunately, these are not eligible. By obtaining supporting documentation, we're able to verify the eligibility of the expense to maintain compliance with IRS regulations.

How do I submit documentation?

The easiest ways to upload documentation are by logging in to your account or by using our free benefits mobile app.

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