



# PayFlex Card™ Substantiation

## Points of Interest

- What does substantiation mean?
- When is substantiation required?
- Why is substantiation important?
- Keep Your Card Active

## \*Definitions

**Request for Documentation letter** - a letter sent to a participant via mail or email requesting documentation to verify that the purchases made with the PayFlex Card were eligible.

**Explanation of Benefits (EOB)** – a statement provided to you by your insurance carrier (preferred documentation for medical and dental services).

**Itemized Statement** – an acceptable form of documentation which must include date of purchase or service, name of merchant or service provider, description of product or service and amount of purchase.

## Contact Us

**Participant Website:**  
[www.HealthHub.com](http://www.HealthHub.com)

**Customer Service:**  
800.284.4885

**Hours:**  
7am – 7pm CT, M-F  
9am – 2pm CT, Sat

**Request for Documentation Fax:**  
402.231.4303

## What You Need to Know

As a PayFlex Card™ user, you may be required to substantiate your card transactions during the plan year. What does this mean exactly? Below you can learn about substantiation and why it's important to you.

### What does substantiation mean?

To *substantiate*, means to prove or support something; confirming that it is true or valid. With the PayFlex Card, *substantiation* consists of providing documentation such as an Explanation of Benefits (EOB)\* or itemized statement\* to verify that your purchases were eligible expenses.

### When is substantiation required?

According to IRS guidelines, PayFlex® is required to verify that all purchases made with your PayFlex Card are eligible expenses. If you receive a Request for Documentation letter\* from PayFlex, you must provide documentation for the transactions listed in the letter. The following are a few common scenarios when substantiation may be required:

- You used your card at a merchant without an inventory information approval system (IIAS).
- The amount of the expense does not match your co-pay.
- The merchant description from the card swipe does not clarify the type of expense. This generally occurs with dental or hospital expenses. (See example below)

### Example:

Based on the merchant description, *Lakeside Ear, Nose & T*, it is unclear what the participant purchased with their PayFlex Card. Therefore, an EOB\* is required to confirm the transaction was an eligible expense and to confirm the date of purchase or service.

Date	Merchant	Amount	Account
9/02/2010	Lakeside Ear, Nose & T	\$117.53	(2010) Healthcare FSA

### Why is substantiation important?

It is important that you substantiate all card transactions requiring documentation in order to keep your card active. Learn how you can keep your card active with our online tool discussed below.

## Keep Your Card Active

On [HealthHub.com](http://HealthHub.com), you can view your card status, outstanding card transactions and provide required documentation all in one place.

### Here's how it works:

- After successfully logging into [HealthHub.com](http://HealthHub.com), you will see whether your card is inactive and any outstanding transactions requiring documentation.
- If you have an outstanding transaction, select the transaction for which you need to provide an EOB\* or itemized receipt\*.
- Select **Fax My Receipts** or **Upload My Receipts**. In order to upload, your documentation must be in PDF Format.
- Once PayFlex has reviewed and accepted your documentation, your transaction(s) will be removed from the alerts on *My Dashboard*. Please allow at least 48 hours for this to occur.
- If you do not have documentation to support the transactions listed, you can still submit another claim to cover the expense by selecting **File a Claim** online (substitute claims are only allowed from the current plan year) or reimburse your account for the outstanding transaction(s) by mailing a check to PayFlex.