

**You are required to substantiate your expenses.
This is what you need to do:**



When using your BenefitWallet debit card substantiation may be required.

IRS regulations require that all Flexible Spending Accounts (FSAs) including Healthcare, Dependent Care and Limited Purpose, Health Reimbursement Accounts, and Commuter Accounts provide proof that payments made from these accounts are allowed and have appropriate documentation including receipts and, when necessary, letters of medical necessity.

Prepare to Substantiate

- Save all receipts and all Explanation of Benefits (EOBs) received from health, pharmacy, vision, and/or dental plans.
- If you are asked to provide a [Letter of Medical Necessity](#) for your purchase, ensure it is filled out completely and signed by your medical provider.
- Certain BenefitWallet claims will not require substantiation. These include co-pays, purchases from a pharmacy or grocery store that uses a federally-approved inventory system that tracks qualified medical expenses, and Electronic Explanation of Benefits (EOB) match for participating health plans. An EOB match means the fee paid to a health provider is verified against amounts owed on an electronic version of the EOB provided by your health plan to BenefitWallet.
- Some fixed monthly payments for service such as orthodontia only require substantiation for the first payment of the plan year.

Find items you need to substantiate

- Log into mybenefitwallet.com or the **BenefitWallet+ app**.
- **Online:** In the center of the home page find “**Claims requiring documentation**”.
- **App:** Choose “**Documentation Required**”.

Substantiate

- Every document you submit must include a description of the service or product, the date of service, and the dollar amount.
- Receipts must be issued by the business. A copy of a credit card receipt is not accepted as documentation.
- **App:** Take a picture of the receipt and easily upload to the corresponding claim.
- **Online:** Upload a copy or image of the documentation into your mybenefitwallet.com account and follow the directions for those claims requiring documentation.

If you do not substantiate, what can happen?

- Your debit card will be temporarily suspended until the required documentation is provided.
- The amount of the transaction will be considered ineligible and repayment to the plan will be required.
- Any amounts not substantiated or repaid may become taxable income to you.

BenefitWallet is here to help



Need extra help understanding substantiation?

Watch a short [two-minute video](#) or get more information on FSAs on the [BenefitWallet/Notional microsite](#)



Have questions about your account?

Contact BenefitWallet at **877.472.4200**.

