

Substantiation requirements

Your BenefitWallet Health Care Flexible Spending Account (HCFSAs) or Health Reimbursement Arrangement (HRA) is regulated by the Internal Revenue Service (IRS). When you make purchases from your account, you must substantiate (provide proof) the expense to ensure it's eligible for reimbursement. This means being able to provide detailed documentation for the purchase. Even when you use your BenefitWallet debit card to pay for eligible expenses, you may still need to substantiate your purchase.


To ensure you can provide proof for purchases from your account, you should save every receipt. The best type of documentation is the Explanation of Benefits (EOB) from your health insurance carrier but some vision and dental carriers may not offer them.

In the absence of an EOB, your documentation for substantiation must include five pieces of information.

Please note: Credit card receipts are not proper documentation to substantiate a claim.

1. Name of the person who incurred the service or expense
2. Name and address of the provider or merchant
3. Date the service or expense was incurred
4. Detailed description of the service or expense
5. Amount charged for the service or expense

Visioncare Associates 2
 2020 Crosstown HWY
 Anytown, ST 01234
 1-000-000-0000



ACCOUNT STATEMENT

Joe Jones 1
 123 Main St
 Anytown, ST 01234
 Account #3333

Date of Service	Description	Price	Due From Patient
02/21/2020	Comprehensive Exam	\$99.00	\$0.00
02/21/2020	Retinal Photography Screening	\$19.00	\$19.00
02/21/2020	Copayment	\$10.00	\$10.00
Total:		\$128.00	\$29.00 5
02/21/2020	Patient - Credit Card		-\$29.00