

How to substantiate a claim by fax or U.S. Mail

The Internal Revenue Service (IRS) requires all transactions to be substantiated, meaning you need to provide proof for eligible purchases made with your account. The majority of purchases made with the BenefitWallet® debit card are automatically substantiated at the point of sale, requiring no further action on your part. If you do need to substantiate a transaction, BenefitWallet will contact you by letter or email, and also flag the transaction on the BenefitWallet member portal.

Step 1

If you have a transaction that requires substantiation, you should have received an email or letter in the mail from BenefitWallet. The email or letter will provide details of the transaction(s) which require substantiation (see example below).

<u>Claim No.</u>	<u>Plan Name</u>	<u>Transaction Date</u>	<u>Merchant</u>	<u>Claim Amount</u>	<u>Amount Due</u>
	Flexible Spending Account	11/30/2019		\$39.00	\$39.00
Ineligible Reason: You have not sent the required substantiation (e.g. receipt) for this expense, therefore we must deny this claim as invalid.					
Action Required: If you find or obtain valid substantiation for this expense, please send to us immediately with this letter and we will reconsider qualification of the claim.					
Amount:	\$39.00	<u>Please send payment.</u>			
Comments: Auto Denied With Repayment					
	Flexible Spending Account	11/30/2019		\$531.29	\$531.29
Ineligible Reason: You have not sent the required substantiation (e.g. receipt) for this expense, therefore we must deny this claim as invalid.					
Action Required: If you find or obtain valid substantiation for this expense, please send to us immediately with this letter and we will reconsider qualification of the claim.					
Amount:	\$531.29	<u>Please send payment.</u>			
Comments: Auto Denied With Repayment					

Step 2

Locate the documentation needed to substantiate your claim. **Proper documentation must include all of the information shown below.** Note: Credit card receipts are not proper documentation.

- Name of the person who incurred the service or expense
- Name and address of the provider or merchant
- Date the service or expense was incurred
- Detailed description of the service or expense
- Amount charged for the service or expense

Step 3

As per Internal Revenue Service (IRS) regulations, you are required to substantiate (provide proof for) purchases made using FSA or HRA funds.

To send your documentation by mail:

BenefitWallet
P.O. Box 18011, Suite C
Norfolk, VA 23501

To fax your documentation:

877.841.1153

Reminder

The quickest and easiest way to substantiate your claims is through the BenefitWallet member portal. Log in at www.mybenefitwallet.com and click **Message Center** on the main navigation bar to view any claims requiring substantiation.

