



## Seeking reimbursement?

Don't forget to get a receipt or EOB



If you plan to seek reimbursement from your Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) for an IRS-qualified medical expense, you need to have one of the following:

Detailed receipt from your pharmacy, doctor, or other healthcare provider.

Explanation of Benefits (EOB) from your health plan.

### Why?

Because we're required by the Internal Revenue Service (IRS) to ensure these accounts are used only for IRS-qualified medical expenses.

### We'll ask for a receipt or an EOB when:

- You file a claim for reimbursement. This happens after you pay for an eligible expense out of pocket and then seek to be reimbursed from your account.
- Your HSA Bank Visa® Health Benefits Debit Card purchase of an eligible expense cannot be auto-substantiated.



## How to Properly Submit a Receipt

In order for HSA Bank to approve a claim, you must submit a receipt or EOB with the following information.

1. **Patient Name:** Name of person for whom product/service was purchased.
2. **Provider Name:** Name of provider or merchant of service or product.
3. **Date of Service:** Date service was performed or item purchased.
4. **Type of Service:** Detailed description of service provided or item purchased.
5. **Cost:** Amount paid for product/service and/or portion not covered by your insurance.

## Submitting receipts without required information will result in claim denial.

When this happens, we'll notify you through the mail (or by email, if you choose) with instructions on how to re-submit your claim. Please be sure copies of receipts are legible. If we can't read the information, we won't be able to approve your claim.

1 Provider (Pharmacy) Name

*Drug Company*

Jackson, MN 55612  
555.555.5555

2 Date of Purchase

CUSTOMER RECEIPT  
08/12/2016 09:32 AM

MOST ITEMS CAN BE RETURNED WITHIN RETURN POLICY. BUT SOME ITEMS HAVE A RETURN POLICY LESS THAN 90 DAYS AS NOTES ON THE RECEIPT. GO TO DRUGCOMPANY.COM/RETURNS FOR DETAILS.



3 Item or Service

Oxcarbazepine  
RX004733 \$40.00

4 Amount Paid

Total: \$40.00

5 Patient's Name

JOHN DOE  
AMEX ACCT#\*\*\*\*\*0066  
Change: \$0.00



**Acceptable Receipt**  
This receipt has all the information needed for a claim.

## ABC Pharmacy

TUESDAY, 8:52 AM

PLEASE TAKE OUR CUSTOMER SATISFACTION SURVEY ONLINE FOR YOUR CHANCE TO WIN A YEARS WORTH OF YOUR FAVORITE TOOTHPASTE.

SURVEY TO

71955537594733657



.....\$30.00  
.....\$10.00  
Total: \$40.00

JANE DOE  
AMEX ACCT#\*\*\*\*\*2346  
Change: \$0.00

FLEXIBLE SPENDING ACCT SUMMARY (FSA)  
RX ELIGIBLE TOTAL \$30.00



**Unacceptable Receipt**  
This receipt has the amount paid, provider's name and patient's name. It is missing other key information:  
1. Date of purchase 2. Item or service

## Debit Cards and Receipts

An added benefit of using your HSA Bank Visa® Health Benefits Debit Card for an IRS-qualified medical expense is the purchase is often auto-substantiated. This means the provider gives us the information we need to confirm your purchase.

There are times when we are still unable to verify your card was used for an eligible expense. When that happens, we'll send you a notice asking for a receipt or other documentation and instructions on how to re-submit.

Remember, debit card transactions may have to be validated or substantiated per IRS guidelines, so don't forget to keep your receipts.

## How Are Debit Card Expenses Processed?

- When you use your debit card at a 100% IAS-approved pharmacy, the eligible prescriptions should be automatically substantiated. The IAS-approved pharmacy list is available at <https://www.sig-is.org/>. Vendors like Walmart, Target, Walgreens, and CVS are all approved vendors. Approved vendors will often identify any FSA- or HRA-eligible items on their receipts.
- HSA Bank may receive copay information based on your employer's medical, dental, or vision plan(s). These copay amounts will auto-substantiate debit card transactions at doctor's offices and other healthcare facilities or merchants. No documentation is required for these expenses.
- Any purchases that do not meet the above criteria will be subject to additional substantiation requirements.

## Why It's Important to Respond Promptly to Notices

If, after sending out multiple reminders, we still don't have the required information, we may have to suspend the use of your debit card. When this happens, you may still pay for eligible expenses with cash, check, or credit card and then submit these claims for reimbursement.



Please call the number on the back of your HSA Bank debit card or visit us at [www.hsabank.com](http://www.hsabank.com)

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