

Benefits Card



Think *card?* Think *eligible.* Think *documentation.*

The Employee Benefits Corporation Benefits Card is a convenient alternative to cash. **But, only for eligible health care expenses and if you save expense documentation.**

Why do I get letters asking for expense documentation?

We send you Documentation Requests to prevent you from having to repay your plan for unsubstantiated eligible medical expenses and prescriptions.

As long as you save your documentation.

The IRS is pretty strict when it comes to stored-value debit cards like the Benefits Card and expense documentation. Federal regulations require them.

These regulations and Health Care Reform can make it difficult for the substantiation technology used when you swipe your card to keep up. Depending on where you try to use the card, there will be instances where Benefits Card transactions will

be processed either without being substantiated at point-of-sale or for expenses or payment amounts that aren't eligible.

Documentation Requests aren't a penalty for doing something wrong.

You receive Documentation Requests to prevent two things from happening:

1. They keep your plan compliant with IRS regulations so your eligible expenses stay tax-free
2. They keep you from having to repay the plan out of your own pocket for eligible expenses unsubstantiated at point of sale (as long as you save your expense documentation)

Last year we processed over 728,000 card transactions. Of these, about 17% were unsubstantiated at point of sale. It's not a perfect score, but the convenience of not having to pay out-of-pocket still makes the Benefits Card a valued addition to your plan if you understand how it works and when to use it.

Has this ever happened to you?

You reach for your Benefits Card to pay for an eligible item or a prescription at your local retailer. You swipe your card. The clerk smiles and asks if you'd like the receipt in the bag. "In the bag, please," you say. When you get home you place your purchase on a shelf and toss the bag.

A week or so later, you get a Documentation Request from us saying the eligible expense you paid for using the card requires substantiation. The request says you need to send us expense documentation. *The receipt that went out with last week's trash.*

Documentation Requests aren't a penalty for doing something wrong.

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What about this?

You're at the doctor's office and you reach for the Benefits Card to pay the bill. The clerk swipes the card. She hands you back the card, you smile and head for home.

A week or so later, you get a Documentation Request from us saying the amount you spent at the doctor's office requires substantiation because it didn't exactly match the co-pay amount on file. You need to substantiate your expense by sending us itemized expense documentation or your Benefits Card could be suspended.

One last scenario

You reach for your Benefits Card to pay for an expense. You could be at your retailer, doctor or dentist's office or at the optometrist's. The card is swiped, the expense goes through and you're on your way.

A week or so later, you get a Documentation Request saying that some or all of the expense wasn't substantiated at point-of-sale. You submit the requested documentation.

One or more of those expenses were ineligible and a week or so later you receive an Ineligible Expense Letter explaining which expenses are ineligible and that you must reimburse your plan for the ineligible amounts. Your card is temporarily suspended until the plan is reimbursed.

So what can you do?

Scenario 1: If you use the card, always save expense documentation. No exceptions. That way, when you receive a Documentation Request asking for documentation for the unsubstantiated expense, you can submit it.

Scenario 2: When you use the card at your health care provider, if you have a co-pay, it won't require substantiation, most of the time, as long as the amount matches your normal co-pay amount. Any other amounts will most likely require substantiation and generate a Documentation Request.

Scenario 3: Only use the card when all the expenses you expect to pay for with the card are eligible items. Sometimes, a card swipe will go through for multiple items and one or more items are ineligible. You can avoid having to reimburse the plan by using a method other than the Benefits Card to pay for the ineligible items.

Online and Mobile Benefits Card Account Management

You can file claims, manage Benefits Card transactions, and upload documentation online or using an Android or Apple smartphone or tablet.

If a transaction needs documentation, you'll receive an email. You can take a photo of your documentation using your mobile device's camera, attach an image from the device's photo library or from your computer's desktop and submit it to us.

Help is available

If you're planning to use the Benefits Card for a large expense, or for answers to any questions about the card, **call our Participant Services team at 800 346 2126** before you use the card.

Download and review the Benefits Card Brochure and the Eligible Expenses Flyer available in Forms and Materials on My Account Assistant. Log into your account at www.ebcflex.com.

Download the list of IIAS (Inventory Information Approval System) retailers from our home page at www.ebcflex.com. The retailers listed have auto-checkout systems that substantiate eligible expenses.

Call us

We want your experience using the Benefits Card to be a positive one. If you have any questions about using your card, contact Participant Services by phone at **800 346 2126** or using email at participantservices@ebcflex.com.