



How to substantiate payment card transactions for medical FSA and limited purpose FSA

State of Tennessee

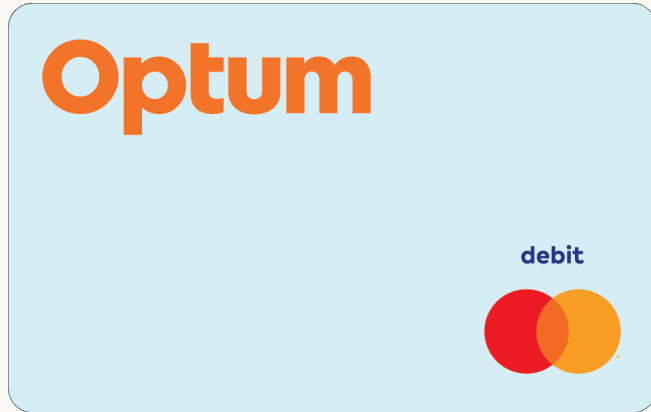
March 15, 2023



Agenda

- 1 Welcome
- 2 Using your payment card
- 3 Verifying eligible expenses
- 4 How to get it done
- 5 Q & A

Optum Payment MasterCard



- Spend up to available balance
- Use same card for multiple Optum Bank/
Optum Financial accounts
- Fast and convenient



Use card at the pharmacy



Present card at the doctor's office



Write card number on provider bill



Provide card number over the phone to provider



Use online at a store that sells eligible items

My card was accepted for payment. Why do I need to send documents to verify?

1

IRS requires all FSA claims need to be verified to maintain pretax status of FSA plan

2

Plan sponsor is responsible for auditing all transactions

3

Optum Financial administers on behalf of ParTNers for Health plan



Does not match a co-payment on your health, vision or dental plan



Ineligible items included in total purchase



Merchant doesn't use IAS point of sale technology



Merchant has not certified more than 90% of sales are FSA eligible

<https://www.sig-is.org/publications>

What type of documentation is needed for debit card substantiation or filing a claim for reimbursement?



Documentation that *does* provide proof of eligible expense

Insurance plan explanation of benefits or itemized/detailed provider receipt that includes:

- Date of service or date expense was incurred
- Itemized list of purchases or detailed description of service or expense
- Name of patient who incurred the service or expense*
- Name and address of merchant or health care professional
- Dollar amount (after insurance has been applied — your final responsibility)



Documentation that *does not* provide proof of eligible expense

- Credit card receipt only reflecting a payment
- Bills for services that have not yet been performed
- Receipt for amount due or paid before insurance discounts have been applied (final responsibility)
- Provider receipt or statement of services that only show a balance due or balance forward
- Provider receipt for a co-pay that does not clearly state the item is a co-pay charge

* Receipts for over-the-counter and prescription items do not need to include the person's name, but must display the name of the item purchased (Nyquil, for example)

Eligible FSA purchase

When using your Optum Mastercard, remember to **save those receipts** in case you need to provide substantiation



How will I know if I need to submit documentation?

First notice Documentation is needed	Second notice Receipt required reminder	Third notice Overdue	Final notice Debit card suspension
Mail or letter	Mail or letter	Mail or letter	Mail or letter
Sent within 7 business days after card swipe	Sent ≈30 days after first notice	Sent ≈15 days after second notice	Sent ≈15 days after third notice
<ul style="list-style-type: none">• Emails do not show specifics of claim due to privacy regulations• To view specifics by logging in and access “Forms and Documents”	Repeats debit card substantiation request	Advises of debit card suspension after 15 more days	<ul style="list-style-type: none">• Advises card has been suspended temporarily• To reinstate card: submit proper documentation or repay claim via online ACH or check

Where to access debit card claim letters online

The screenshot displays a user interface with the following elements:

- Claims Notifications** (top section):
 - [Debit Card Letter \(Payment Card Documentation Request\) 03/17/2021](#)
- Forms & Documents** (middle section):
 - FSA** (top left):
 - 1/1/2021 - 12/31/2021
 - Available Balance ⓘ
 - [Account Overview >](#)
 - Help & Tools** (left sidebar):
 - Contact Support >
 - FAQs >
 - Forms & Documents >**
 - Useful Links >
 - Account Statements** (top right):
 - View, print and download statements for your account. Online statements include details on your account, including balances and transactions.
 - [FSA Statements](#)
 - Claims Notifications** (bottom right):
 - [Debit Card Letter \(Payment Card Documentation Request\) 03/17/2021](#)

A red box highlights the **I want to...** button in the top right corner of the main content area, with a red arrow pointing to it from the right.

Online substantiation is preferred

However, you can mail, email or fax documents to substantiate your debit card purchase

Include the following with a cover letter:

- First and last name
- Employer name
- Last 4 of SSN
- Claim number, if you have it



Mail

Optum

P.O Box 30516

Salt Lake City, UT 84130



Email

optumclaims@optumbank.com



Fax

1-844-822-2881

Getting started: optumbank.com/tennessee

The screenshot shows the Optum Bank website for Tennessee state insurance plan members. The page features a navigation bar with links for Home, Health accounts, Investments, Resources, and Customer support. A prominent banner reads "PARTNERS FOR HEALTH" and "Welcome state insurance plan members". Below this, a "Sign in" button is visible. The main content area is titled "EDUCATIONAL MATERIALS" and provides resources for three types of accounts: Health savings account (for all employees), Flexible Benefits (for state and higher education employees only), and All accounts (information for both HSA and Flexible Benefits). Each category lists specific resources like flyers and quick reference guides.

Optum Bank Sign in

Home Health accounts ▾ Investments ▾ Resources ▾ Customer support ▾

PARTNERS FOR HEALTH | Welcome state insurance plan members

Optum Bank is your administrator for health savings accounts and Flexible Benefits for state insurance plan members. Explore this website for a variety of resources and tools that can help you manage your health account(s).

[Sign in](#)

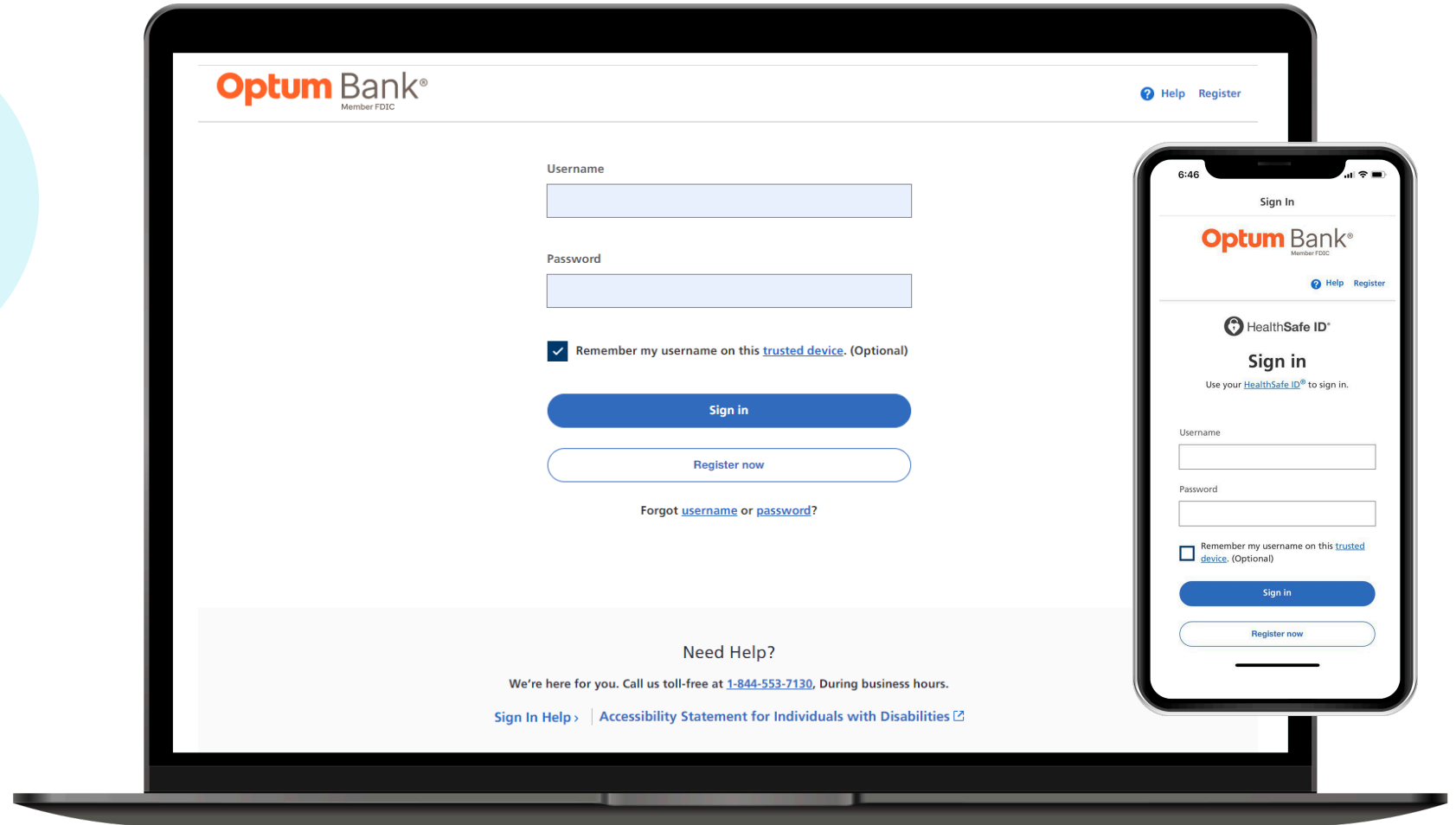
EDUCATIONAL MATERIALS

Use the following resources to make the most of your account.

<p>Health savings account — For all employees</p> <ul style="list-style-type: none">• Flyer: HSA overview• Flyer: HSA Investment overview• Flyer: HSA customer Identification process• Quick Reference Guide: How to set up direct deposit	<p>Flexible Benefits — For State and Higher Education employees only</p> <ul style="list-style-type: none">• Flyer: Flexible spending account overview• Flyer: Dependent care overview• Flyer: Limited purpose overview• Flyer: How to enroll in your 2023 FSA Benefits - Higher Education only	<p>All accounts — Information for both HSA and Flexible Benefits</p> <ul style="list-style-type: none">• Quick Reference Guide: How to review your balance• Flyer: Optum Bank payment Mastercard[®] overview• Flyer: Optum Bank mobile app
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Optum Bank sign in page

- Sign in via computer or mobile device using the Optum Bank app
- If this is the first time logging in, create a Health Safe ID



Have your documentation
ready to upload



Detailed receipt or EOB need to have all this information:



Name of provider or merchant



Exact amount of expense



Date of purchase



Detailed description of the service or items purchased



Name of patient

Copy receipt image

Mobile:
Take a photo of your receipt

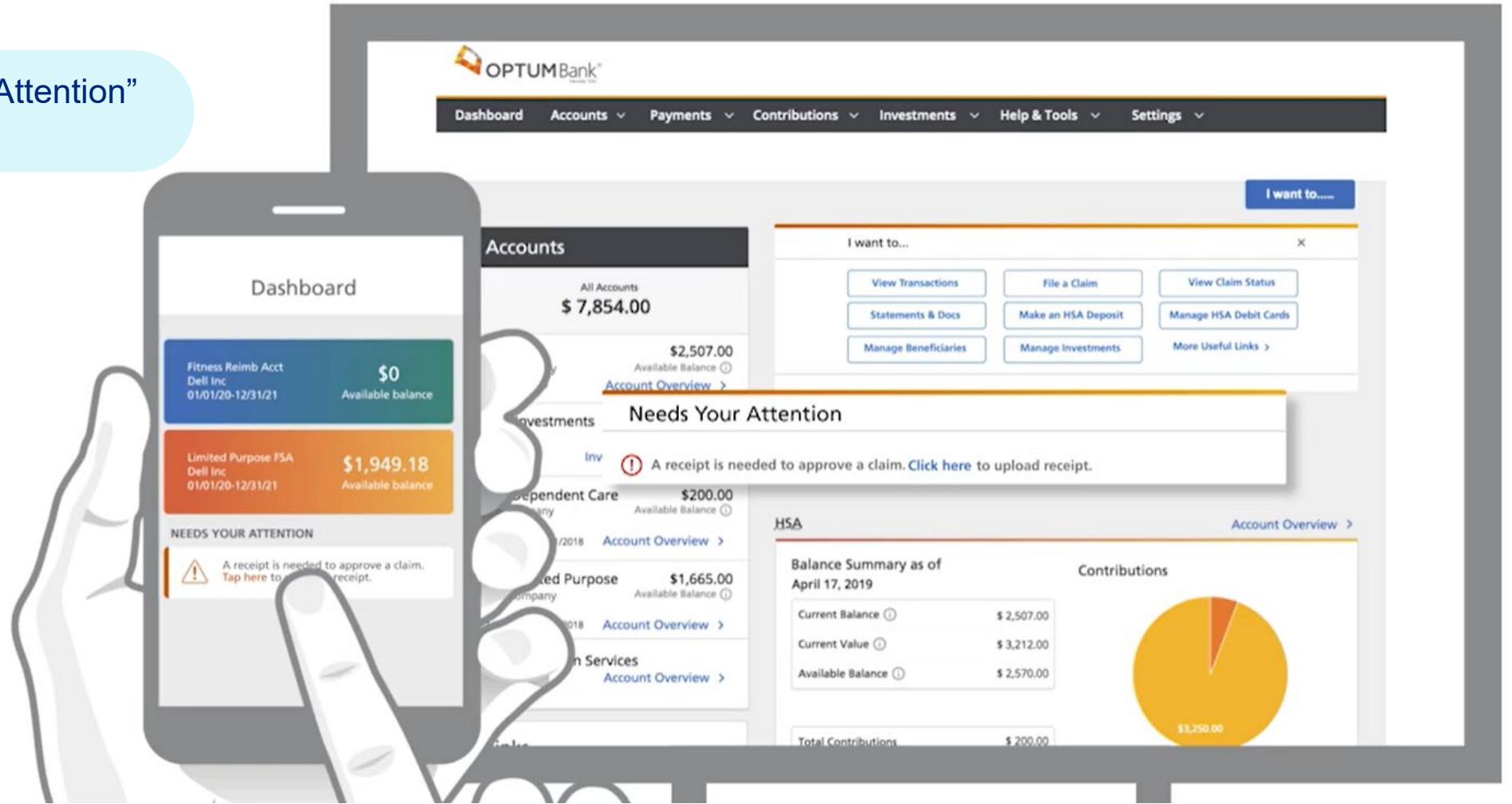
Computer:
Scan your receipt



Upload through your Medical FSA
or Limited Purpose FSA account



Click on the “Needs Your Attention” link to upload your receipt



Click on “Add receipts”
from your mobile device

The image displays the OptumBank website interface and a mobile app interface. The website shows the following information:

- Accounts:** All Accounts \$7,854.00, Available Balance \$2,507.00. Account Overview >
- Investments:** Needs Your Attention. A receipt is needed to approve a claim. Click here to upload receipt.
- HSA:** Balance Summary as of April 17, 2019. Contributions pie chart showing \$1,250.00.

The mobile app interface shows the following information:

- Pay/Reimburse/Expense:** Submit button.
- Form Fields:** Account to reimburse from FSA (\$499.98), Reimbursement Frequency Just Once, Reimbursement Method Send me a paper check, Total Reimbursement \$7.49, Provider None, Dates of service 02/24/2020-03/25/2020, Expense Category Vision, Patient/recipient Anne Johnson, Description Contact lens solution.
- Buttons:** Add Receipts, Submit.

Computer upload

Or click “Upload from your computer”

Expense Amount \$7.49	Date of Service 4/17/2020
Reimbursing From FSA (Available Balance: \$1,672.63)	Category Vision
Reimbursement Frequency Just Once	Patient/Recipient Johnsart, Anne
Total Reimbursement \$7.49	Description Contact lens solution
	Receipts

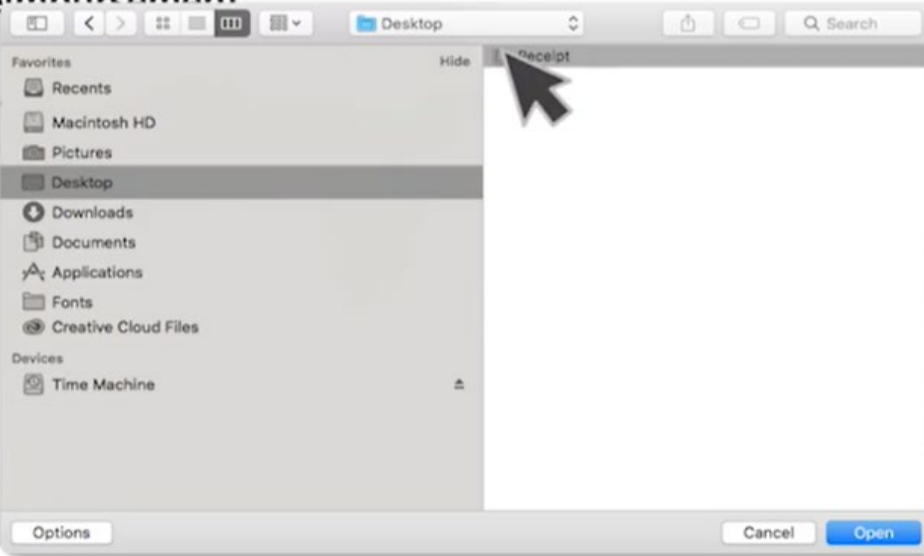
[Upload from your computer](#)

[Add from Receipt Vault](#)

Computer upload, cont.

- Upload receipt scanned and saved on your computer
- Choose the file from where you saved it

Expense Amount	Date of Service
\$7.49	4/17/2020
Reimbursing From	Category
FSA (Available Balance: \$1,672.18)	Vision
Reimbursement Frequency	Patient/Recipient
Just Once	Johnson, Anne
Total Reimbursement	Description
\$7.49	



The image shows a screenshot of a web application form with a file selection dialog box overlaid. The form fields are as follows:

Expense Amount	Date of Service
\$7.49	4/17/2020
Reimbursing From	Category
FSA (Available Balance: \$1,672.18)	Vision
Reimbursement Frequency	Patient/Recipient
Just Once	Johnson, Anne
Total Reimbursement	Description
\$7.49	

The file selection dialog box is open to the 'Desktop' location. The sidebar lists various folders including Recents, Macintosh HD, Pictures, Desktop (selected), Downloads, Documents, Applications, Fonts, Creative Cloud Files, and Time Machine. The main pane shows a file named 'receipt' with a mouse cursor hovering over it. The dialog has 'Options', 'Cancel', and 'Open' buttons at the bottom.

Computer upload, cont.

Add your digital signature and click “Submit”

Note: Your digital signature requires it matches how your name is set up on your account.

- If it errors out, check to be sure you typed it correctly
- Adding characters like a space after your name will create an error



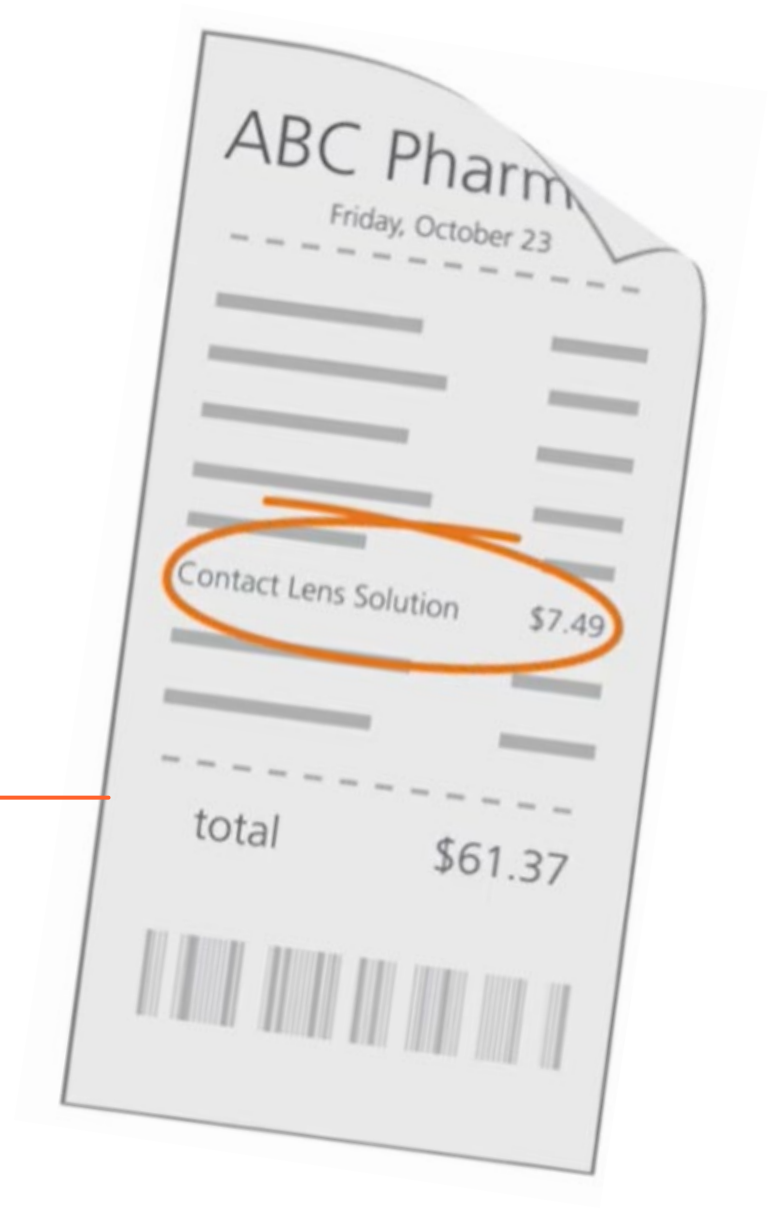
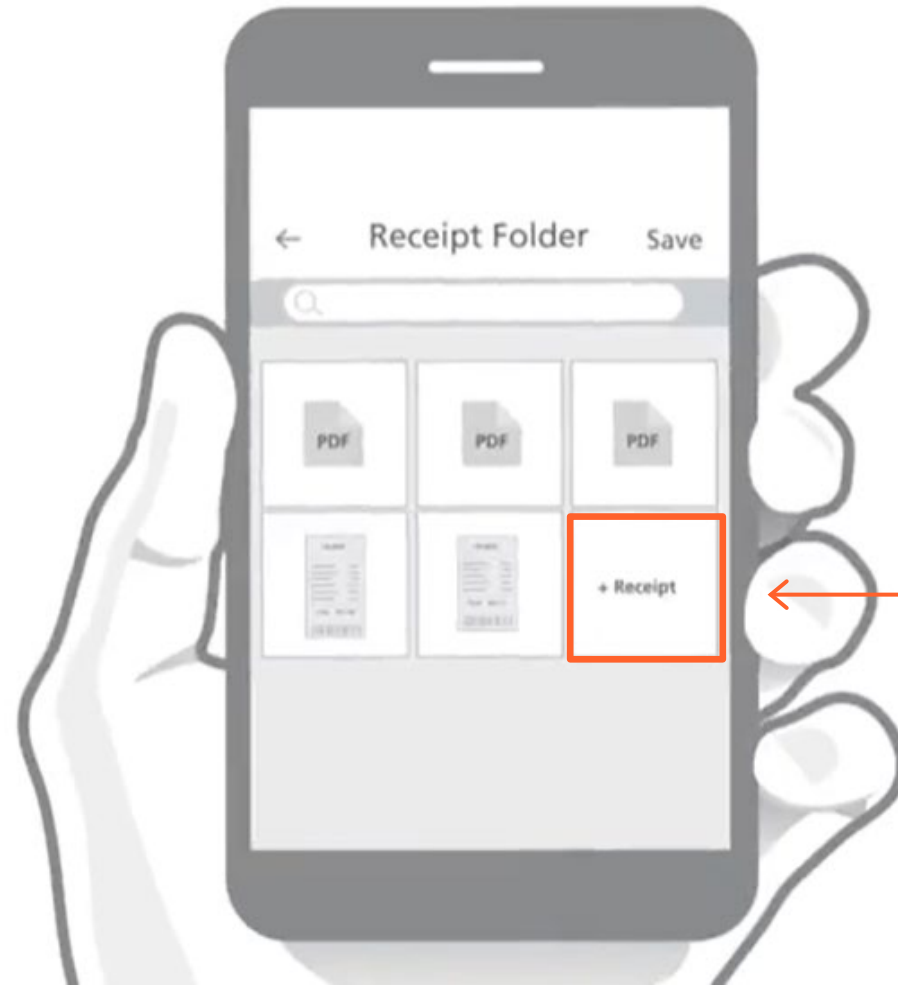
Digital signature

First name	Last name
<input type="text" value="Anne"/>	<input type="text" value="Johnson"/>

By submitting this form, I certify that any expenses for which I am requesting reimbursement from my financial healthcare accounts were incurred by me and/or my spouse or eligible dependents, as permitted under my healthcare financial account programs. I will not see reimbursement for these same expenses under any other plan. I understand that expenses reimbursed to me may not be used to claim any federal tax deduction or credit. By acknowledging, I consider this as my electronic signature for this acknowledgement and submittal.

Mobile device upload

Access the photo of your receipt by tapping "Receipt"



Mobile device upload, cont.

- Access photo library to upload image for transaction or claim
- When image is selected, you are directed back to the “Receipt Folder”



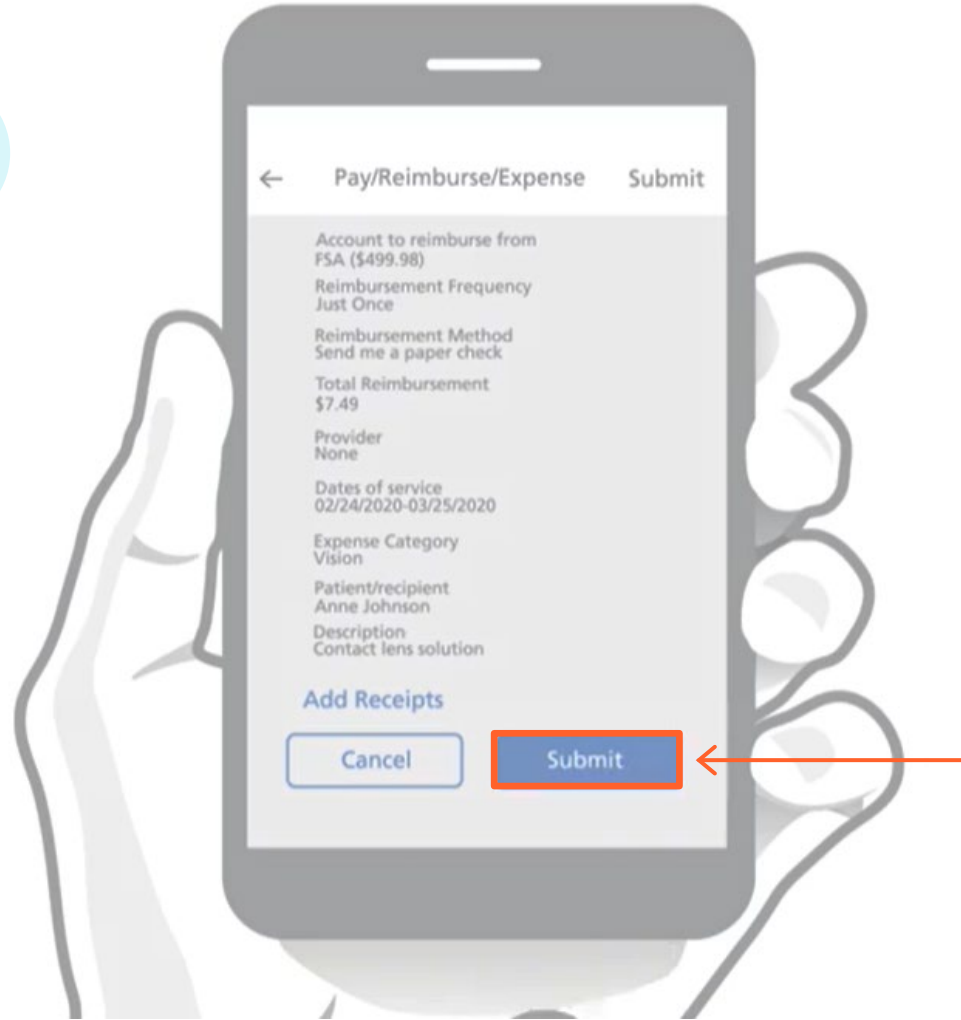
Mobile device upload, cont.

- Click “Save”
- Use back arrow to add receipt



Mobile device upload, cont.

Once back at the expense, click the “Submit” button



TIP:
Use the mobile app to
attach multiple receipts



Expense reviews

- Most expense reviews are completed in 5 business days
- Be sure to check back after that time to be sure your expense no longer “Needs Your Attention”



Still “Needs Your Attention” after 5 business days?



You will be notified via email or mailed letter



Review the documentations you sent
Does it meet the criteria discussed earlier?
If not, provide additional documentation

Have questions?

Call us at the number on the back of your card.



Contact information

- Be sure your contact information is up to date
- Make changes on the mobile app or sign into your account at optumbank.com/Tennessee
- If updating your mailing address with Optum, remember to also update any information with your employer



What if you have more questions?



Call

Optum Bank Customer Care
1-866-600-4984



Visit

www.optumbank.com/tennessee



Email

service.tennessee@optum.com



Q&A

**Thank you
for attending**

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Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, “Employer-Sponsored Plans”) are administered on behalf of your plan sponsor by Optum Financial, Inc. (“Optum Financial”) and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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