Optum Financial®

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

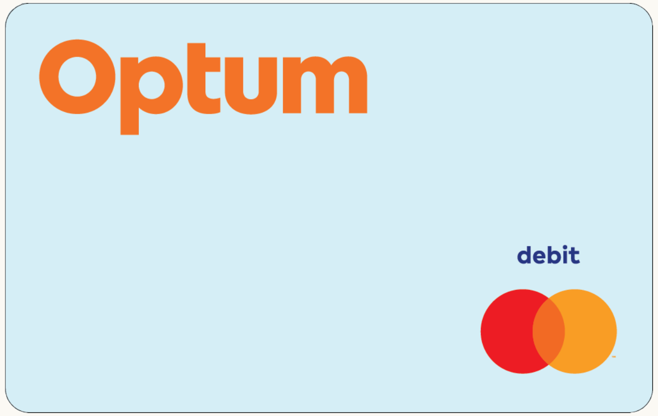
State of Tennessee

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 IIAS 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
• 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	• Advises card has been suspended temporarily • To reinstate card: submit proper documentation or repay claim via online ACH or check

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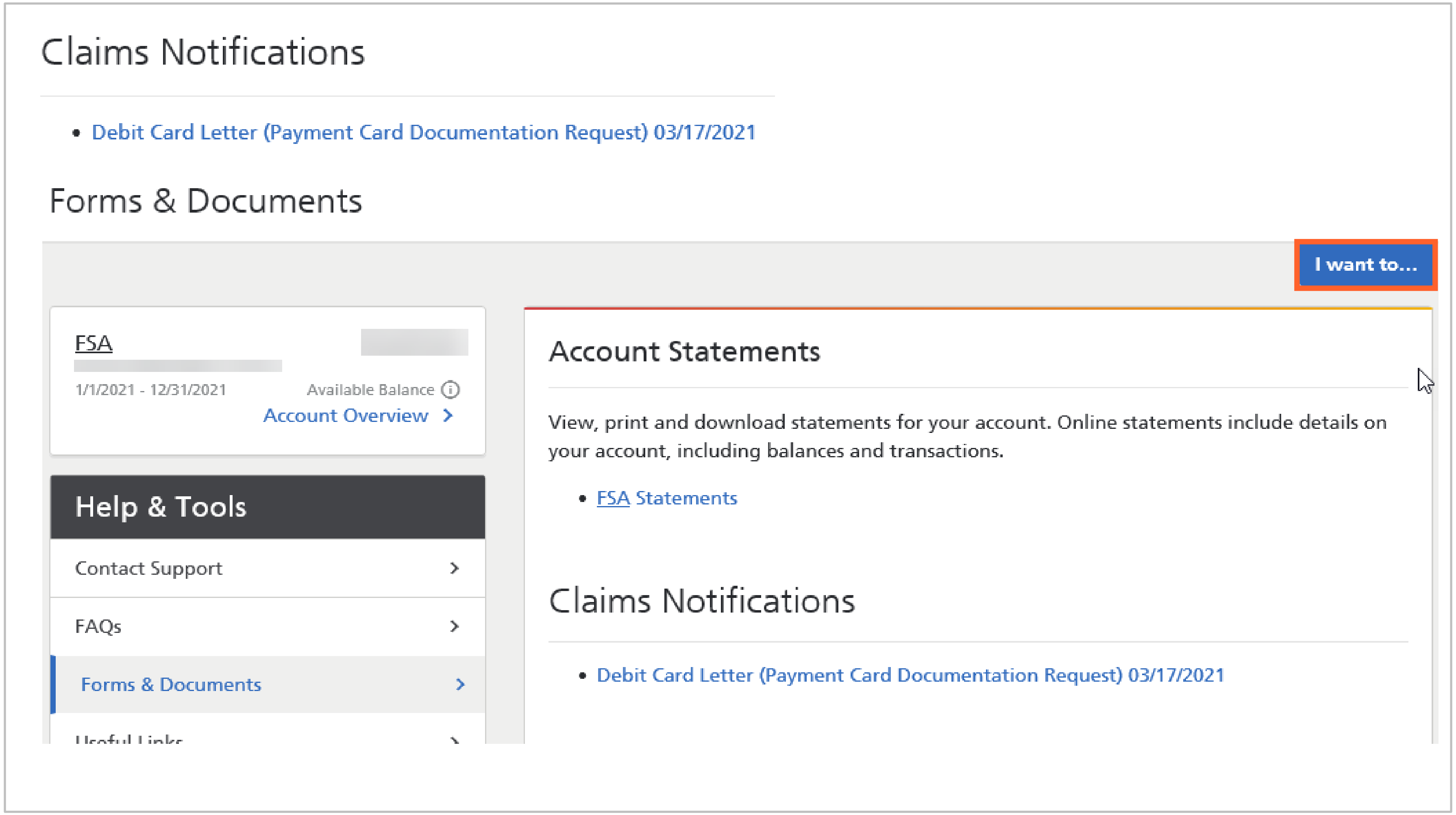
Where to access debit card claim letters online



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:

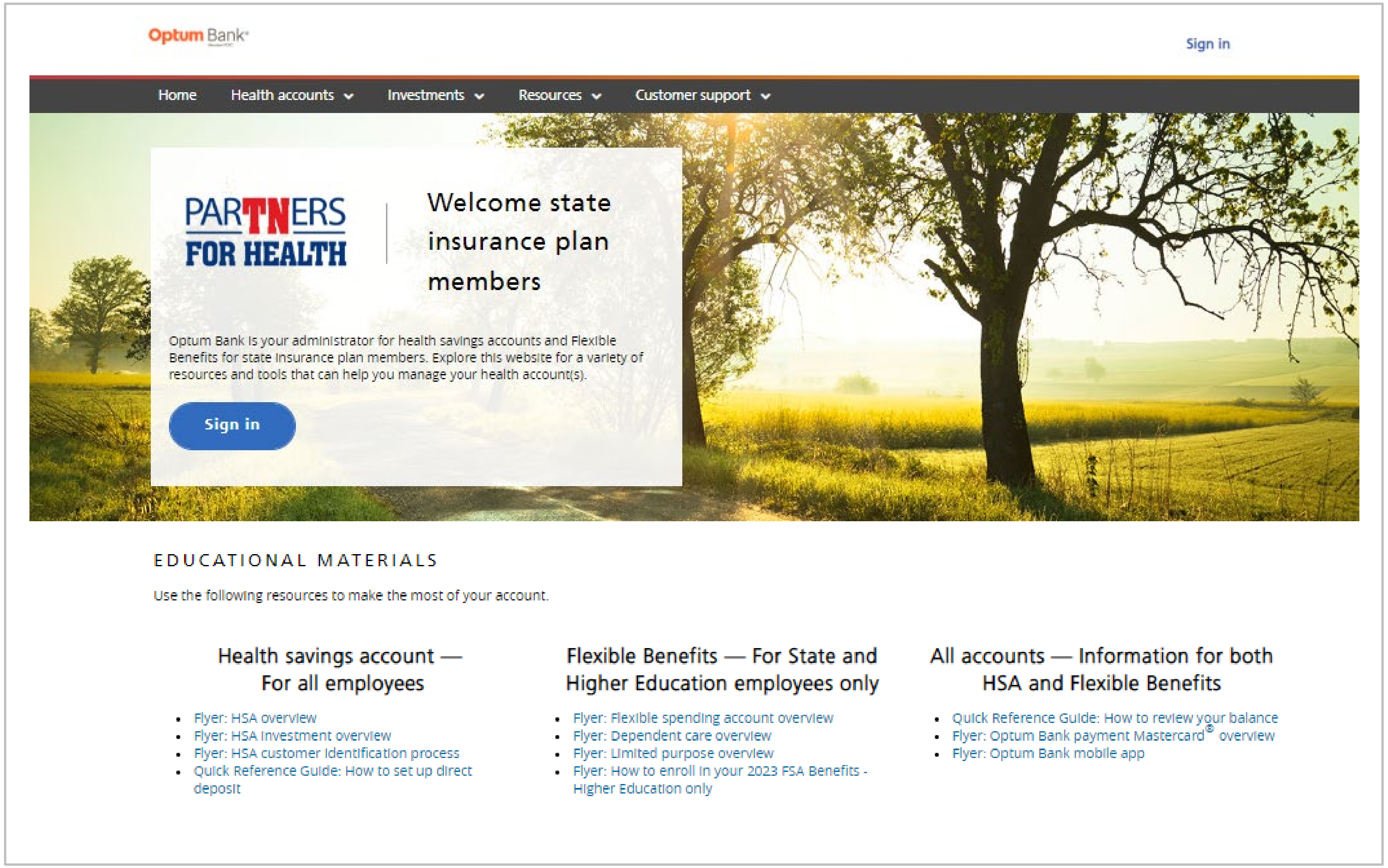
- First and last name
- Employer name
- Last 4 of SSN
- Claim number, if you have it

Mail
Optum
P.O Box 30516
Salt Lake City, UT 84130

Email
optumclaims@optumbank.com

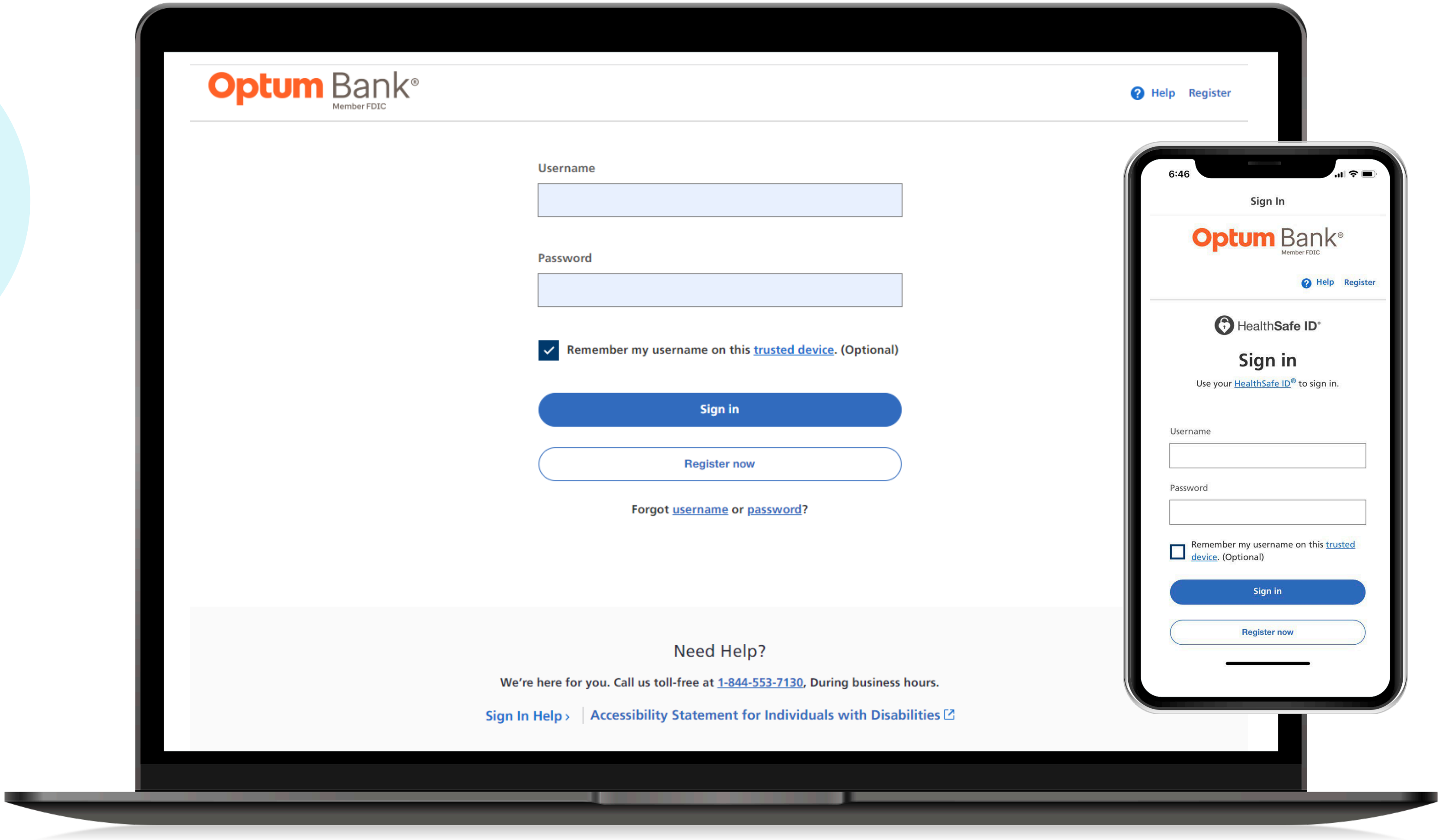
Fax
1-844-822-2881

Getting started: optumbank.com/tennessee



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

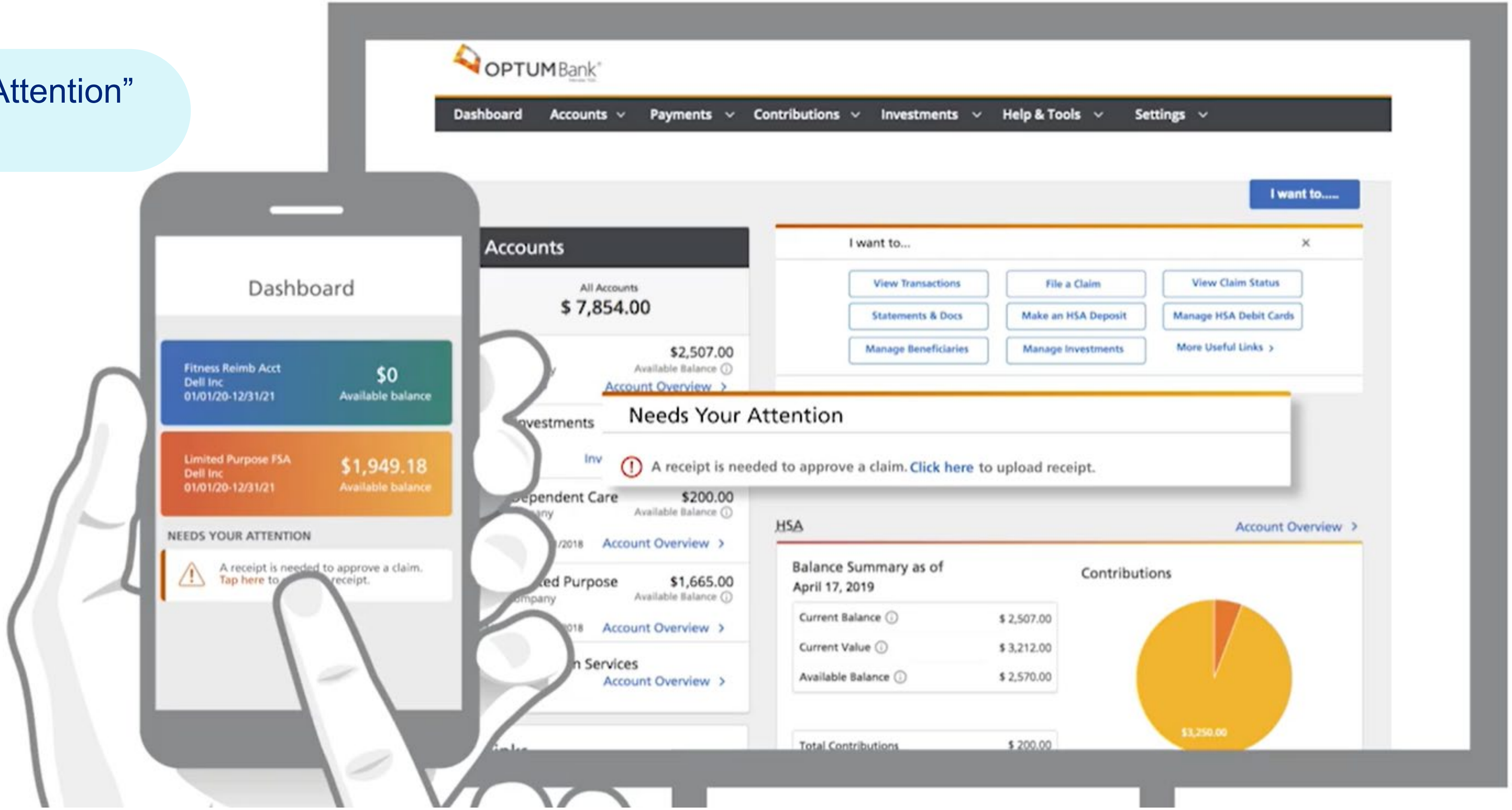
Copy receipt image

Mobile:
Take a photo of your receipt

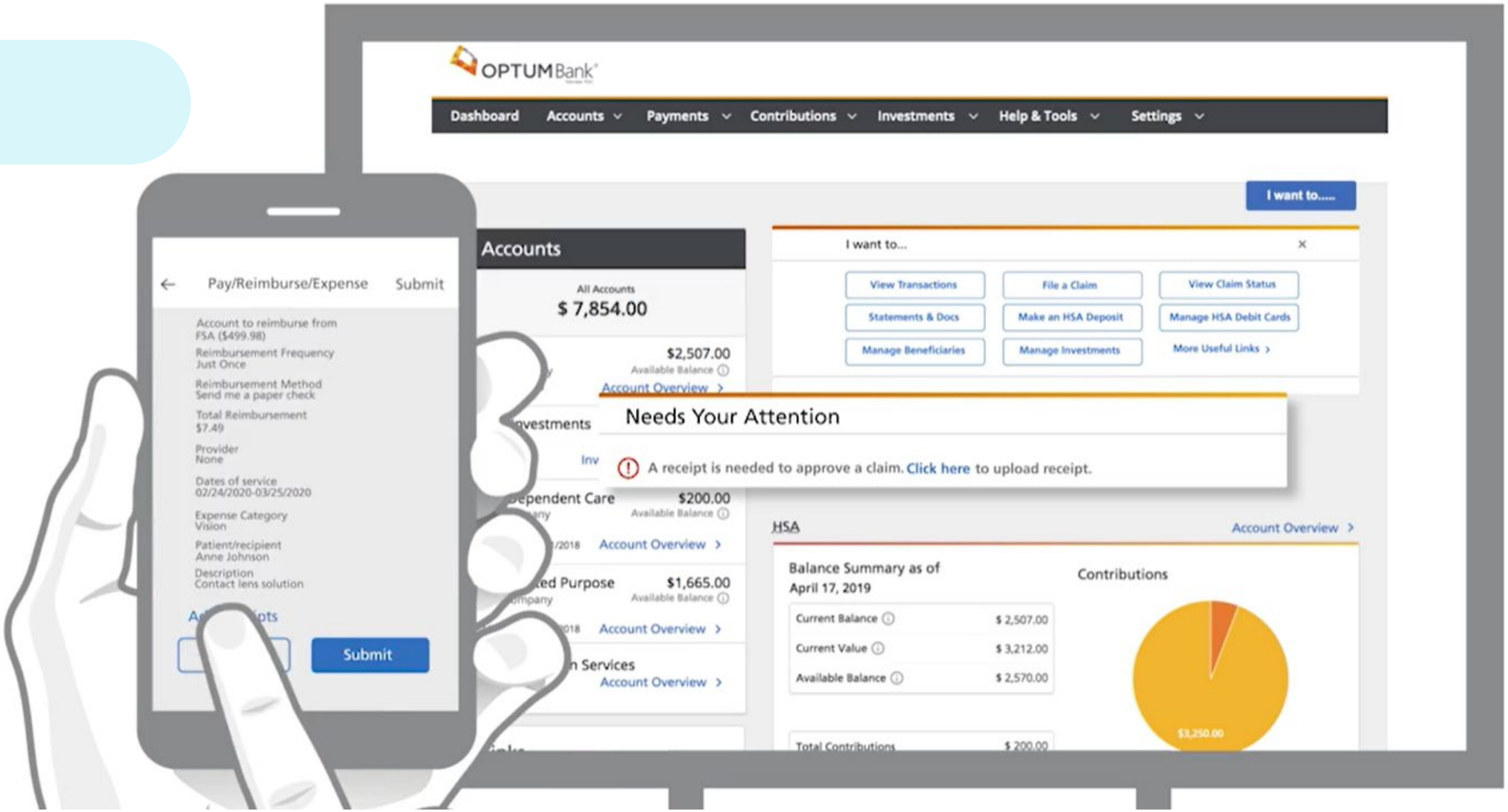
Computer:
Scan your receipt

Upload through your Medical FSA or Limited Purpose FSA account

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

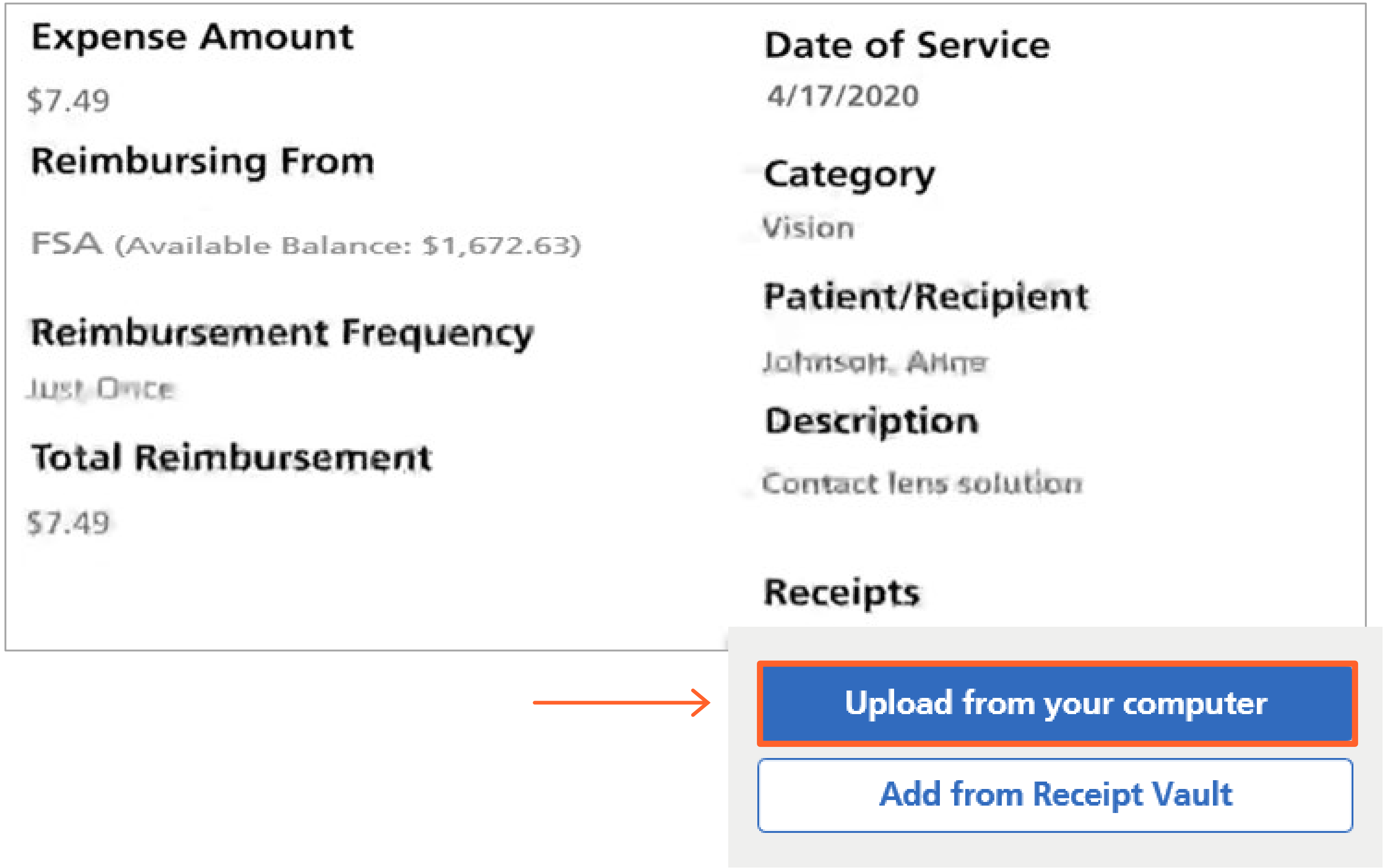


Click on “Add receipts” from your mobile device



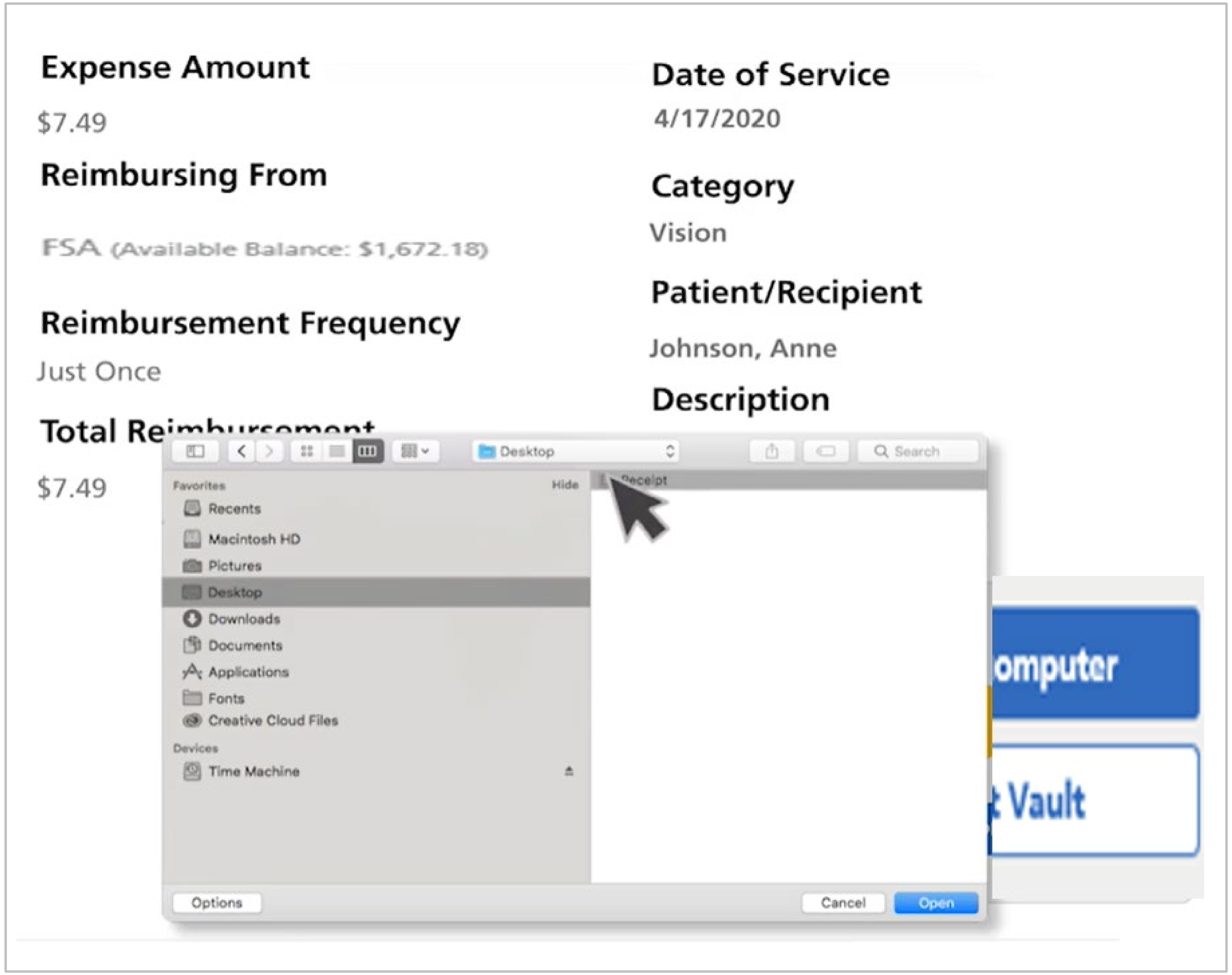
Computer upload

Or click "Upload from your computer"



Computer upload, cont.

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

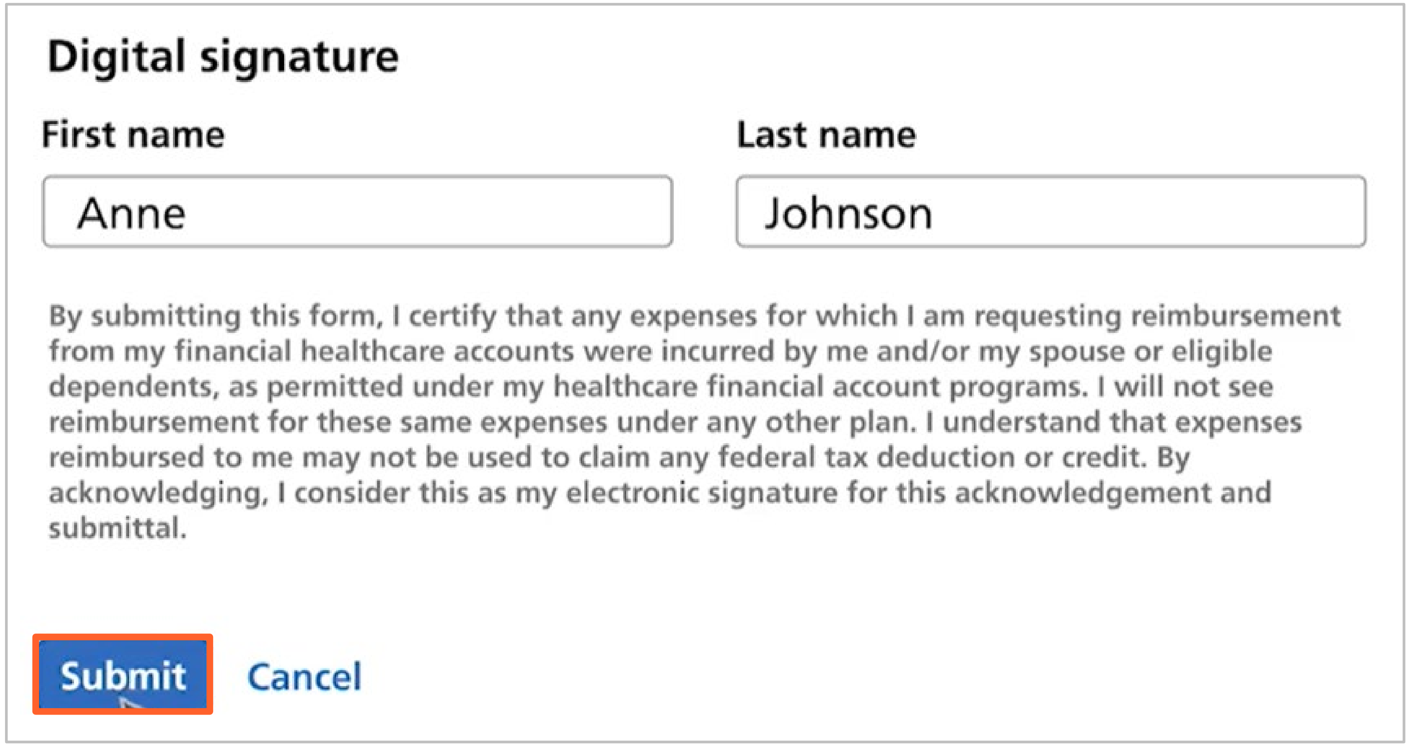


Computer upload, cont.

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

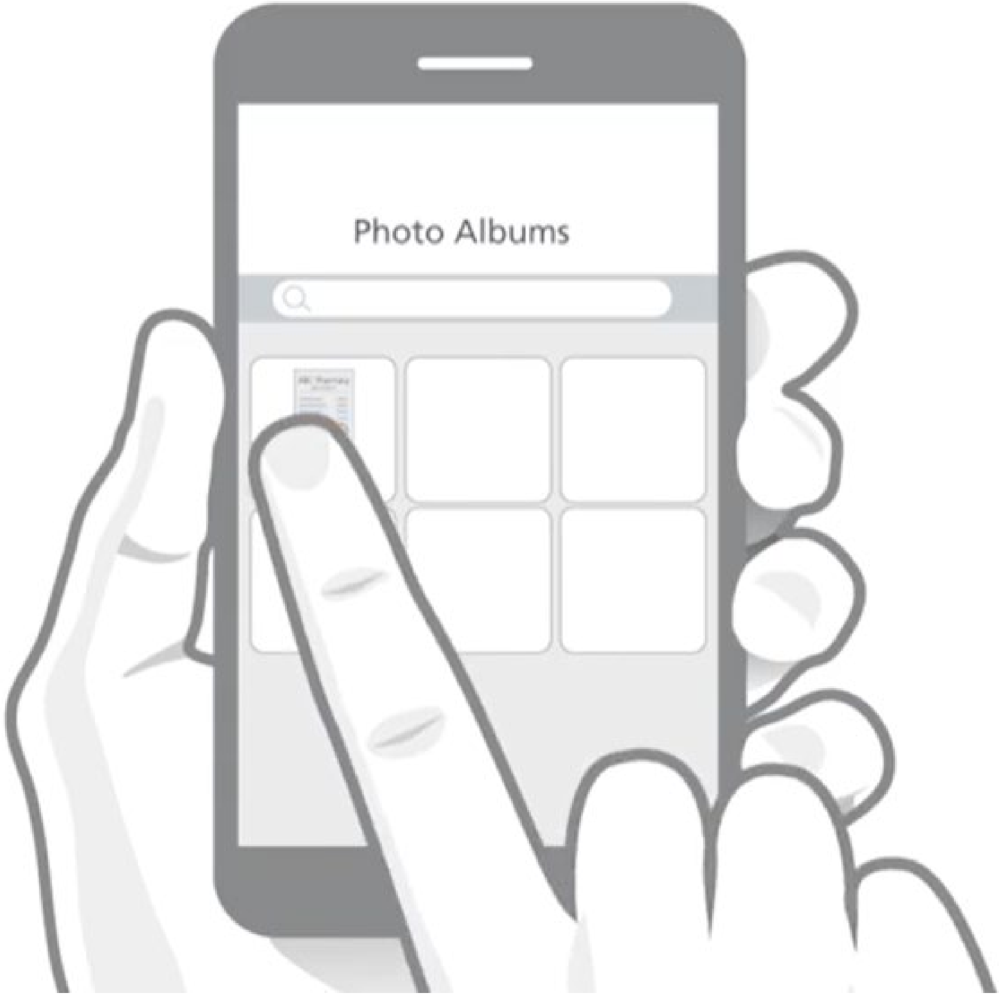


Mobile device upload

Access the photo of your receipt by tapping "Receipt"

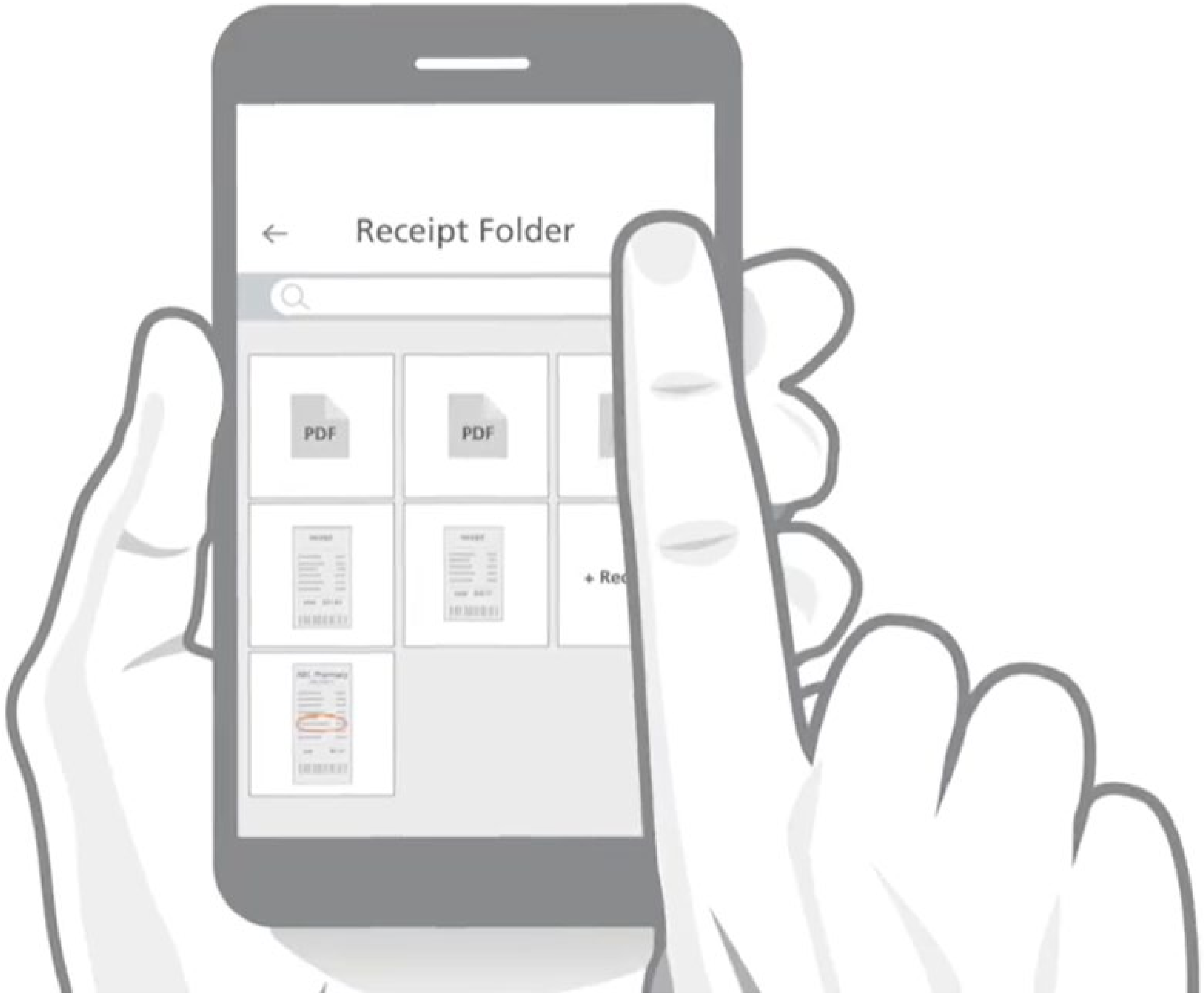
Mobile device upload, cont.

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



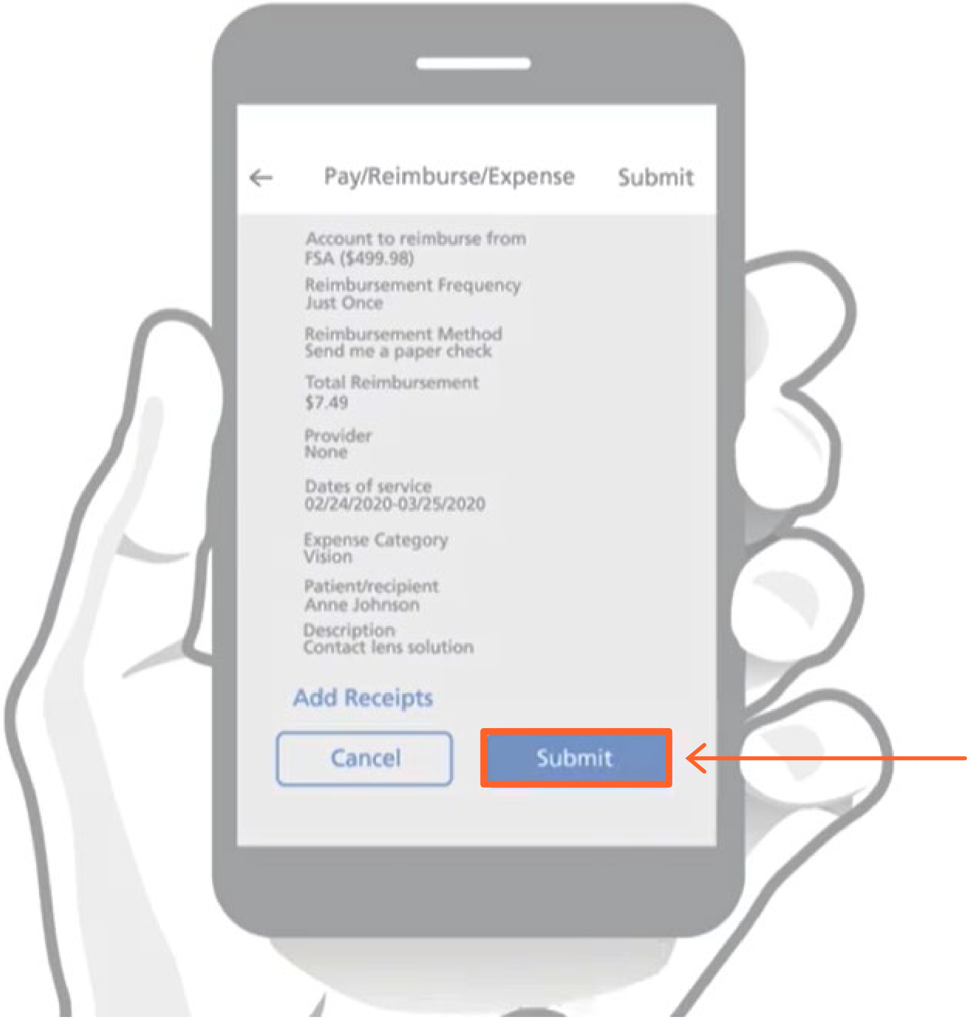
Mobile device upload, cont.

- Click "Save"
- Use back arrow to add receipt



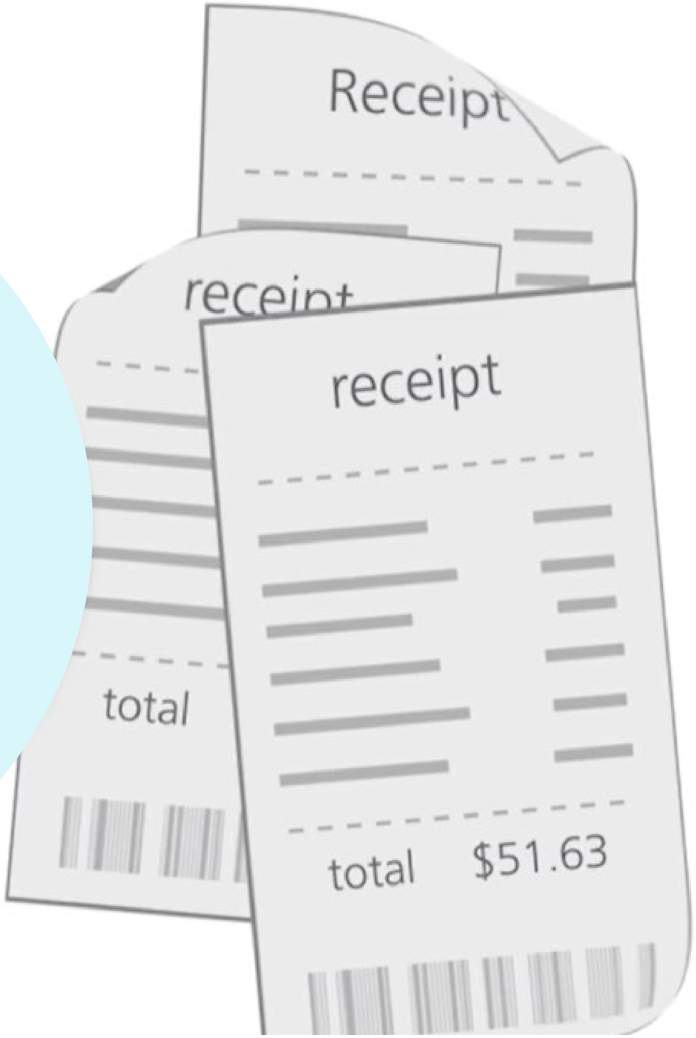
Mobile device upload, cont.

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

Optum

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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