




# Flexible Spending Accounts and Substantiation Process

A Flexible Spending Account (FSA) allows you to set aside money from your paycheck before income taxes (Federal, Social Security, Medicare, state and local taxes, if applicable) are withheld. This money is available to pay for eligible expenses, such as your medical deductibles and copayments, prescriptions, dental expenses, eyeglasses, contact lenses and other health-related expenses that are not reimbursed by your health plan.

**\*\*Please note:** dependent FSA cards need to be activated annually. At the start of every plan year, you must call to reactivate your dependents cards.

## It's Important to Keep Your FSA Receipts!

MMO substantiates your FSA card purchases to ensure they meet the IRS eligibility requirements. This is done through an automated process in order to avoid unnecessary paperwork. If the transaction fails the auto substantiation process, the IRS requires you to provide valid documentation for the expense, or to repay the full amount of the expense. In order to avoid this scenario from happening to you, be sure to keep all FSA receipts in a safe place. Refer to the FAQs below for additional information.

 To learn more about your benefits, visit [www.mycmsdbenefits.com](http://www.mycmsdbenefits.com)

# FREQUENTLY ASKED QUESTIONS

---

## Do I need to save all receipts from purchased made with my Medical Mutual debit card?

Yes. You should always save itemized receipts, bills or statements from your providers for purchases made with the Medical Mutual debit card. While we attempt to auto substantiate your transactions, you may be asked to submit documentation to verify that your expenses comply with IRS guidelines. Your documentation must show the merchant/provider name, the description of service received, or the item purchased, the date of service received, and amount of the purchase.

## Can I use the Medical Mutual debit card if I receive a medical bill with a balance due?

Yes. However, a balance due invoice does not satisfy the IRS substantiation requirements for eligible expenses. Please submit fully itemized receipts or EOBs and other required documentation to substantiate the transaction.

## What if I lose a receipt and need to manually substantiate a claim or I used the debit card for an ineligible expense?

Usually the service provider can provide a replacement receipt. If the expense is ineligible for reimbursement, send a check or money order to Medical Mutual for the unsubstantiated amount to reimburse your account. Send to:

Medical Mutual Services  
MZ: 02-3B-8317  
100 American Rd. Brooklyn, OH 44144  
Fax: 1-440-878-4890

*Reminder: If you are including a check for repayment of the listed expense(s), you must mail your check, along with a copy of all pages of the letter. Online, mobile and fax services are not available for check repayment. Make checks payable to Medical Mutual Services.*

## What if I fail to submit receipts to verify a charge?

If receipts are not submitted as requested, your card will be suspended until valid documentation is received. If you cannot substantiate the charge, you may be required to repay the amount. Submitting a receipt or repaying the amount in question will reactivate the card.

## Can I submit receipts electronically?

Yes. You can log in to your My Spending Accounts website or AccountLink mobile app to submit receipts. To upload documentation online, log in to My Spending Accounts, click on the My Accounts tab and select Claim Activity. Transactions requiring validation will be highlighted in yellow and listed as Action Needed. Click on the Add Receipt Button for the transaction you want to validate.

To upload documentation through AccountLink, log in and click Attach Receipt. Transactions that need verified will be highlighted in blue and listed as Action Needed. Click the Add Receipt Button to upload documentation from your camera roll. If you need help accessing AccountLink or registering for an account, click [here](#).

## What happens once I submit my substantiation documentation?

Once your documentation is received and reviewed, the pending status in your online transaction history will be updated to one of the following:

- **Approved:** If your substantiation documentation is correct and the expense is eligible, no further action is required; the transaction has been substantiated.
- **Insufficient Documentation:** When your substantiation documentation is not complete or is invalid, we will notify you and request additional information.
- **Ineligible:** When your substantiation documentation is correct, but you used your debit card to pay for an ineligible expense. For example: cosmetic services and services incurred outside of the plan year. You will receive a letter or email stating that your expense was ineligible with instructions on how to reimburse your account.