



Claim reimbursement for your Flexible Spending Account (FSA)

When you use your FSA, you're reimbursed for IRS-qualified healthcare expenses. Sometimes you need to submit a receipt for this and sometimes you don't.

Reimbursements that require receipts (manual substantiation)

Benefits Card

Submit an explanation of benefits (EOB) or a receipt for reimbursement when you paid upfront at the doctor's office but it's not a copay amount, or you paid for an eligible expense at the front retail counter instead of the pharmacy counter, also known as an Inventory Information Approval System (IIAS) register.

Credit card or check

Submit an EOB or a receipt with the [Reimbursement Request Form](#) to reimburse yourself for IRS-qualified healthcare expenses you paid for by credit card or check.

5 receipt must-haves for reimbursement

- 1 Provider or retailer name.
- 2 Date of expense.
- 3 Description of expense.
- 4 Amount paid for product or service not covered by insurance.
- 5 Name of person who got the product or service.

We can't reimburse you if your receipt doesn't include these details.

1

Provider or retailer name

2

Date of expense

3

Description

4

Amount paid

5

Name

Drug Company

Jackson, MN 55612
555.555.5555

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 NOTED ON THE RECEIPT. GO TO DRUGCOMPANY.COM/RETURNS FOR DETAILS.

Oxcarbazepine
RX004733

\$40.00

Total: \$40.00

JOHN DOE
ACCT#*****0066

ABC Pharmacy

TUESDAY, 8:52 AM

PLEASE TAKE OUR CUSTOMER SATISFACTION SURVEY ONLINE FOR YOUR CHANCE TO WIN A YEAR'S WORTH OF YOUR FAVORITE TOOTH PASTE.

SURVEY TO
71955537594733657

\$30.00

\$10.00

Total: \$40.00

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

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

☒ Acceptable receipt

This receipt has all the information needed for a claim.

☐ Unacceptable receipt

This receipt has the amount paid, retailer name and name of person who got the product. It is missing key information: date of expense and description of expense.

How to submit receipts

You can do this in four ways: through the HSA Bank app; through your online account; by mail; and by fax. If you got a letter requesting additional information to process your claim, include it with your receipt.

Reimbursements that don't require receipts (auto-substantiation)

This happens when you pay with your debit card in these ways:

At a pharmacy that's IIAS certified – IRS-qualified purchases are immediately verified and your claim shows as paid online.

You paid your plan copay upfront at the doctor's office – It's automatically paid.

Your payment is recurring – You need to submit the first receipt with the [Automatic Orthodontia Request Form](#) or the [Recurring Dependent Care Request Form](#) for daycare services.

Reminders and tips

Sign up for text or email notifications – Do this online so you get transaction alerts.

Watch the mail – We'll send a reminder if we don't get the details we need to process your reimbursement.

Save your receipts – Don't miss out on money that's yours!



Visit hsabank.com or call the number on the back of your debit card for more information.

