

## When (and Why) Documents are Required



When it comes to documentation requirements for Flexible Spending Accounts (FSAs), the Internal Revenue Service (IRS) makes the rules. The IRS mandates that all requests for reimbursement are accompanied by the appropriate supporting documentation. Even when you use your WageWorks Spending Account Debit Card to pay for eligible expenses, you may still need to provide documentation. That's why you should save each and every receipt — just in case.

### Why do I need to submit documentation after using my Spending Account Debit Card?

The use of the spending account card provides you with immediate access to your healthcare spending account, but does not guarantee WageWorks can validate the expense without your help. You may be required to submit documentation after using your WageWorks Debit Card if we aren't able to automatically verify the transaction was for an eligible expense. We take several steps to validate transactions including copay matching, IIAS (IRS-approved product code from participating merchant), and recurring expenses.



### What's the best method to ensure proper validation?

Upload digital copies of your documentation using your online account. You may also fax or mail the Card Swipe Validation Request Form (VRF) along with your documentation. The fax number and mailing address are located on the VRF.

Be sure to submit the proper documentation. We accept either an itemized receipt or Explanation of Benefits (EOB). EOBs can typically be found online from your insurance provider.

### What constitutes valid documentation?

To make sure claims are processed quickly, please make sure that your documents include five pieces of information:

1. *Patient's Name*. The name of the person who received the service or for whom the item was purchased. For retail store purchases, this information may be excluded.
2. *Provider's Name*. The provider that delivered the service or the merchant where the item was purchased.
3. *Date of Service*. The date when services were provided or the item was purchased.
4. *Type of Service*. A detailed description of the service provided or item purchased. A bag tag is sufficient for prescriptions.
5. *Cost*. The amount paid for the service or product and/or the portion that is not reimbursed through your insurance carrier.

**It's also important to know that credit card receipts, canceled checks, and balance forward statements do not meet the requirements for acceptable documentation.**

### What happens if I don't have documentation?

Don't worry! You can submit documentation for the new purchase of eligible goods or services. The purchase amount(s) should be equal to or greater than the card transaction and the documentation must include the five required pieces of information, as outlined above. New purchases must be made with a personal form of payment (cash, check, personal credit/debit card). You may not use your WageWorks Debit Card to provide documentation for a previous card transaction.

Please submit a completed Card Swipe Validation Request Form along with the new documentation. If you can't provide new documentation, we will not be able to offset the card transaction, and you will need to repay your account.

### What if I have questions?

Our website and customer service phone number are listed on the back of your card. Customer service representatives are available Monday-Friday, 8am-8pm (ET), excluding holidays.