

FSA Debit Card Expense Substantiation Form: Instructions

How To Substantiate

Substantiation of a card purchase means to supply a receipt(s) that clearly shows an eligible item(s) or service(s) was purchased using the FSA debit card. For each card purchase that you have been asked to substantiate, please:

1. Complete a *Substantiation Form*
2. Attach itemized receipt(s)
3. Send us the Form and the receipt(s)



The *Substantiation Form* must be completed entirely and signed. The receipt(s) must state the vendor name, vendor contact information, purchase date, a description of the expense(s) and the expense amount. A credit card receipt is not adequate documentation. Credit card receipts often do not list the individual items purchased along with a description of the item. This is why you must save your purchase receipts when using the card.

If you purchased an ineligible item or service then please read "Ineligible Expenses" on page 2 of these instructions. If you have lost your receipt(s) then you must respond as though you made an ineligible purchase.

Retain photocopies of everything you submit, complete one Substantiation Form per purchase and send these documents to ADP. Please fax (fastest process) OR mail the documents (keep a copy) but please **DO NOT DO BOTH**.

Fax: 866-392-4090 (toll free) or 678-762-5900.

Place the documents in this order: Substantiation Form first, then the receipt(s).

Please do not return the instruction pages with your Form and receipts.

OR

Mail: ADP FSA Claims Processing, P.O. Box 1853, Alpharetta, GA 30023-1853.

Good Receipt

Receipt Missing Information

no description of items purchased

Why Substantiate

The IRS has provided strict requirements stating that purchases be substantiated using itemized receipts when they cannot be otherwise substantiated per the regulations. ADP is able to automatically substantiate about 70% of purchases and requests that customers substantiate the remaining 30% with itemized receipts. ADP has one of the highest automatic substantiation rates in the industry and continuously works to increase this rate in order to make debit card use a simple process.

Tips For Using Your Card

- ▶ Save Your Receipts
- ▶ Monitor Your Account Balance
- ▶ Select "Credit" When Using The Card
- ▶ Provide Your Email Address In The Secure FSA Website
- ▶ Don't Use Your Card To Pay For The Previous Plan Year's Expenses
- ▶ Purchase Eligible And Ineligible Items Separately
- ▶ Provide Your HOME Zip Code To The Merchant If Asked To Support Card Purchase Approval

Minimize Receipt Submission

Card transactions will be automatically substantiated more often when the card is used at businesses that primarily or exclusively provide eligible healthcare services and sell eligible items. Doctor's and dentist's offices, pharmacies and hospitals are such businesses. If you have been asked to substantiate a purchase by providing an itemized receipt, and you will be making this same purchase for the same amount at the same business repetitively, then the expense will likely be automatically substantiated in the future. The ADP claims processing system is 'smart' and 'remembers' your historical eligible purchases, including those that you have substantiated in the past. Only those items that we cannot automatically determine as eligible expenses will require additional substantiation documentation. The following purchases will often not require additional substantiation documentation:

- Purchases made at doctor's or dentist's offices that match your insurance plan's co-payments
- Purchases made at licensed daycare centers
- A recurring expense (same store, same amount) that you have already substantiated (e.g. for refillable prescriptions)

The following purchases will likely require additional substantiation documentation:

- Purchases made at a drug store chain or grocery store (ineligible items are available for purchase at these retailers)
- Purchases that do not match a co-payment

Ineligible Expenses

Please send in a *Substantiation Form* noting the ineligible items related to the purchase. We need this information to identify the ineligible expense, or that portion of a purchase that is ineligible. Then you must repay the ineligible expense, or portion of the expense that is ineligible. There are two ways of "repaying" your account for the ineligible item: **(1)** submit a paper claim for another eligible purchase – we will apply the new claim to the overpayment balance, or **(2)** include a personal check with the substantiation documents for the amount of the ineligible purchase(s). Please only use the personal check method of repayment when your remaining available account balance is less than any eligible claim you have to submit. Even then you should submit the paper claim along with a personal check for the difference between the claim amount and the remaining available balance.

If you have lost your receipt(s) you must respond as though the purchase was ineligible and proceed with a repayment option.

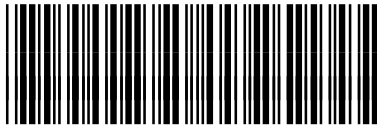
The collection of documents you submit should include:

- *Substantiation Form* – complete and noting ineligible items purchased
- Detailed receipt(s) documenting all items in a purchase and the individual amounts

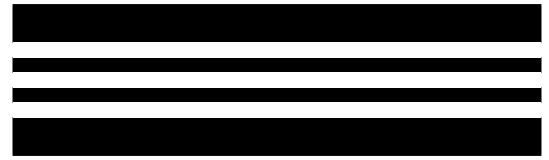
IF repaying an ineligible expense amount(s) by check:

- Personal check in the amount of the ineligible expense or portion of an expense. Include the participant's social security number and name on the check.

Note: Overpayments will cause the display of an "Account Alert" on your *Accounts At A Glance* page when you have logged into the secure web site. **Until overpayments are removed from your account your card will remain temporarily deactivated.**



ADPDFD-01



FlexDirect Expense Substantiation Form

How to Prepare Your Substantiation Form:

USE THIS FORM ONLY IF YOUR FLEXDIRECT DEBIT CARD WAS USED TO PAY FOR THIS EXPENSE AND YOU RECEIVED A REQUEST FOR SUBSTANTIATION

Step 1 Complete all employee information. Print clearly and only in the spaces provided.

Step 2 Complete purchase information. Indicate type of FSA plan on the Plan Type line. Use "HC" for Health Care and "DC" for Dependent Care.

Step 3 Sign and date the substantiation form and attach proof of expense. Bills, statements, or detailed receipts are required proof of expense(s). Credit card receipts are not sufficient evidence of proof of expense.

"Explanation of Benefits" (EOBs) from medical plan(s) may be required as documentation for health care expenses.

IMPORTANT! Always send the substantiation form followed by its supporting documentation or receipts. Retain a copy for your records.

Social Security Number

Instructions: Please use blue or black ink and print like this



0 1 2 3 4 5 6 7 8 9

Employee Information (PLEASE PRINT)

Name _____ Employer Name _____

Address _____ Email Address _____
(By providing your email address, you will receive electronic notifications)

City _____ State _____ Zip _____ Daytime Phone # _____

Purchase Information

Purchase Date _____ Merchant Name _____

Amount _____ Plan Type _____

Submit: Fax to 678-762-5900 or 1-866-392-4090 Or Mail to ADP Claims Processing, P.O. Box 1853, Alpharetta, GA 30023-1853. Questions and Information: visit www.flexdirect.adp.com.

Certification

I certify that the expenses listed above qualify for reimbursement under the applicable IRS regulations and guidance and have been incurred by me or by my eligible dependents. These expenses have not been reimbursed and I will not seek reimbursement under any other source. I further certify that if the above expenses are not eligible, I will remit payment in the amount of the ineligible expense to the plan. Additionally, these expenses are not being claimed as tax deductions under the IRS code. Bills, statements, receipts or other proof of the expenses are attached.

Signature _____ Date _____