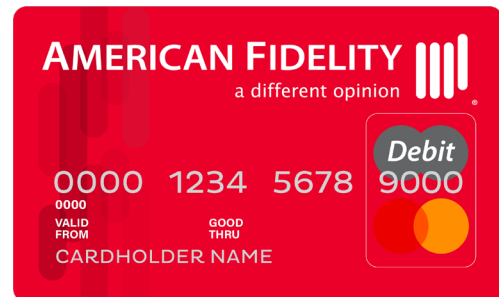


Benefits Debit Card Substantiation FAQ

An American Fidelity Benefits Debit Card provides a convenient way to access reimbursement account funds. It's designed to be quick and removes the need to pay out-of-pocket, but there are important things to know when using the card.

The Internal Revenue Code (IRC) guidelines are strict where tax breaks are made available. In the case of reimbursement accounts, **the IRC requires that all expenses be proved eligible – or substantiated.** This can happen in two ways:

1. **Automatic adjudication** is the ability to electronically and systematically validate an expense that was paid using a Benefits Debit Card. Most commonly, this is through the Inventory Information Approval System (IIAS) that many merchants use.
2. If an expense **isn't auto-adjudicated** through any of the IRC-endorsed automated processes, a participant must provide documentation to prove the expense is eligible.



Why is substantiation requested when I use my Benefits Debit Card for prescriptions that were less than the copay amount?

Typically, expenses require documentation when the prescription amount doesn't match the copay amount set up in our system. For example, documentation may also be requested when the Merchant Category Code (MCC) does not reflect a prescription was purchased at a certified pharmacy.



Why do dental and vision expenses require substantiation?

Our system uses copays for dental and vision expenses. However, if a receipt was requested, the amount did not match the copay structure from the employer's plan, or the expense may not be IRS-approved.

- **Dental expenses:** For example, cosmetic procedures, like teeth whitening, are not IRS-approved expenses. For this reason, substantiation will be requested.
- **Vision expenses:** As an example, if eyeglasses are purchased and the glasses have a warranty, the warranty is not an IRS-approved expense. In this case, substantiation will be requested.



How can I use my card to pay for an expense that is greater than my account balance?

Expenses exceeding the account balance will not go through on your card. If you know your exact account balance, you can ask the merchant to swipe your card for that amount or less. Otherwise, a claim can be submitted for the expense and we will reimburse for the amount remaining in your account.



How do I submit documentation?

- Log in to your online account or AFmobile®
- Select the **Additional Documentation** button
- Select **Reimbursement Account(s)**
- Select the pending transaction and click **Add Receipt** to upload documentation.



Debit Card Tip!

Always submit documentation right away to help keep your card active – even if you expect the swipe to be auto-adjudicated.

Get Reimbursed Faster



Make an eligible medical purchase



Snap a photo of your itemized receipt



Submit a reimbursement claim electronically



Success! Receive funds via direct deposit

For a full list of frequently asked questions, visit americanfidelity.com/debit-card.



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