FREQUENTLY ASKED QUESTIONS

What is Substantiation?



BENIVERSAL CARD SUBSTANTIATION AND WHY IT'S REQUIRED

1. I USED MY BENIVERSAL CARD FOR ELIGIBLE EXPENSES, WHY AM I GETTING A REQUEST TO SUBMIT RECEIPTS?

The Internal Revenue Service (IRS) requires all pre-tax expenses be substantiated as valid transactions. When using your Beniversal® Prepaid Mastercard® to pay for expenses from your MDEA or HRA, BRI has certain systems or rules to try to automatically validate that the funds were only used for eligible medical expenses. Sometimes we can't verify that the funds were used for eligible expenses. When this occurs, you might receive a receipt request and be asked to provide supporting documentation.

If a receipt is requested, we need an itemized receipt or Explanation of Benefits (EOBs) as documentation.

2. WHAT IS AN ITEMIZED RECEIPT? HOW DO I GET ONE?

An itemized receipt must contain the provider's name, type of service, date of service, and cost of service. For health care expenses, a copy of your Explanation of Benefits (EOB) typically contains all the required information. You can generally access this information from your health plan login site if a copy is not automatically mailed to you. Alternatively, you can request a detailed statement from your health care provider. For prescription expenses, an itemized receipt is typically included with your drug information details. A standard credit card receipt doesn't typically provide the detail required to verify the expense.

3. HOW WILL I KNOW AT THE POINT-OF-SALE WHETHER I WILL NEED TO SUBMIT ADDITIONAL DOCUMENTATION?

Our opt-in BRIALERTS service allows you to receive email or text alerts soon after completing the transaction. You can opt-in for BRIALERTS through BRIWEB or through the BRIMOBILE app.

Where you buy a service or item has a greater influence than *what* you buy on whether you receive a request for substantiation. There are different kinds of merchants (businesses or places that provide medical services). The type of merchant will impact how often you receive a substantiation request:

LIKELIHOOD OF RECEIVING A SUBSTANTIATION REQUEST (LOW TO HIGH)

- IIAS merchant: Businesses that have an Inventory Information Approval System (IIAS) can automatically identify eligible medical expenses.
- Certain healthcare providers: If you go to a location that provides both eligible services and cosmetic (ineligible) services, there is a higher likelihood you'll receive a substantiation request.
- 90% merchant: A 90% merchant is a business registered with a national organization certifying that 90% or more of their revenue is from selling eligible medical items. Since not every item sold is eligible, these often require substantiation.
- Dental & vision care providers: These providers often provide cosmetic services, so there is a high likelihood.

ALWAYS SAVE RECEIPTS OR ITEMIZED DOCUMENTS FOR EXPENSES THAT HAVE BEEN PAID OR REIMBURSED FROM ANY OF YOUR PRE-TAX ACCOUNTS. IF YOU ARE AUDITED BY THE IRS, YOU WILL NEED THESE DOCUMENTS.

4. WHAT CAN I DO TO LIMIT REQUESTS FOR RECEIPTS WHEN I USE THE CARD?

There are certain times when your Beniversal Card transaction can be automatically approved:

- Use your card at IIAS merchants. These merchants have a checkout system that identifies which items are eligible under a Medical FSA and which are ineligible. Visit the Eligible Expenses page on BenefitResource.com/resources/eligible for a list of IIAS merchants.

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- Use your card to pay for the state's medical plan standard copay amounts. Charges equal to the standard copay amounts are set up to automatically approve. Don't combine charges to limit receipt requests.
- Provide documentation once for recurring expenses. If you have a recurring eligible expense for the same amount at the same provider/merchant (e.g. orthodontia payments), you will be asked to submit a detailed receipt to Benefit Resource for the first card transaction. You will not need to submit receipts for future card transactions at that same provider for the same amount.

5. HOW WILL I KNOW IF I NEED TO SUBMIT DOCUMENTATION TO VERIFY AN EXPENSE?

- You will be sent up to 4 letters (via mail and/or email based on your notification preference) detailing the transaction that requires additional documentation. If you fail to respond after the final notice, your card will be suspended.
- You may also log into your account through BRIWEB or BRIMOBILE to check the status of your card activity. If you have a pending receipt request, you will have an alert toward the top of your dashboard.

1. Initial Notice/New Request	Week 1
2. Reminder Notice	Week 5
3. Documentation Overdue	Week 9
4. Final Notice / Card Suspension	Week 13

6. HOW DO I SUBMIT A REQUESTED RECEIPT?

OPTION 1: SUBMIT RECEIPTS ONLINE

- Log in to BRIWEB. If you are logging in for the first time, you will need to register for an account.
- From the home page, select Submit Claims / Receipts.
- If you have outstanding receipt requests, these will be displayed. Follow the prompts to upload your receipts, submit a substitute claim, or repay an expense.

OPTION 2: SUBMIT RECEIPTS THROUGH THE BRIMOBILE APP

Download the BRIMOBILE app from the Apple App Store or Google Play. Use the app to submit receipts through your device.

OPTION 3: SUBMIT THROUGH U.S. MAIL

Documentation can be mailed to: Benefit Resource, LLC | PO BOX 642 | Willow Grove, PA 19090

7. WHAT HAPPENS IF I FAIL TO SUBSTANTIATE?

To comply with IRS requirements, failure to submit requested documentation will result in your debit card being suspended. The expense will be considered an overpayment which will be included as taxable income on your next W-2 after the close of the plan year.

8. IF MY CARD IS SUSPENDED, CAN IT BE REINSTATED?

Yes. If your card has been suspended due to outstanding substantiation or repayment requests, it can be reinstated by sending in the appropriate documentation, "offsetting" the transaction (sending in documentation for an eligible expense that you didn't use the card for and has not been reimbursed) or by repaying the expense.

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