



UNDERSTANDING FSA CLAIM SUBSTANTIATION RULES



The IRS requires that FSA funds are only used on eligible expenses and that there is documentation to support that. It is Surency's job as an FSA administrator to make sure you and your employer are compliant with the IRS rules.

WHAT DOES THE IRS REQUIRE?

The IRS requires that FSA participants submit documentation to prove any purchase using FSA funds is an eligible expense.

The documentation, usually an itemized receipt or insurance explanation of benefit (EOB), must contain the following details:

- Date of service or purchase
- Description of service or item purchased
- Dollar amount
- Provider or store name

If your documentation does not include the required information, you may be asked to resubmit it. **If supporting documentation is not provided, you may be asked to repay the plan.**

QUICK TIPS

- **Keep Your Receipts!**
The IRS requires proof that your purchase is an eligible expense, we may need to request that you submit your receipt.
- **Download the Surency mobile app.** A user-friendly and quick solution to upload any needed receipts.
- **Make sure your documentation/receipt has all the information required by the IRS.**

WE MAKE IT EASY TO FOLLOW IRS RULES

- When using your Surency Benefits Card, eligible expenses that are purchased at stores that use an Inventory Information Approval System (IIAS) will be automatically approved, meaning no further documentation is needed to prove you purchased an eligible expense. Most pharmacies, grocery stores and supermarkets have an IIAS.
- When more documentation is needed after a purchase using your Surency Benefits Card, you will receive a notification from Surency. The Surency app is the easiest way to attach documentation to a claim, you will see the request for documentation in the *Tasks* section of your app homepage. It's easy to take a picture and upload your receipt through the Surency mobile app or online member account. ***Always keep your receipts, even when using your Surency Benefits Card, so you can upload them later in case you are at a location that does not have an IIAS.*** Learn more about submitting receipts at **Surency.com/SubmitAClaim**.
- If you didn't use your Surency Benefits Card to purchase an eligible expense, you can easily submit a claim for your out-of-pocket expense through the mobile app or member account. When submitting your claim, simply take a picture of your receipt to attach with your claim details. If you have an insurance EOB, you can use the EOB smart scan feature on the mobile app. This feature will scan your EOB and auto-fill you claim expense details for you, making the process even easier!

Scan to download the
Surency Mobile App!

