

CLAIM DOCUMENTATION

SATISFYING IRS REQUIREMENTS FOR SUCCESSFULLY FILING YOUR CLAIM



The IRS sets specific requirements, such as claim substantiation, that your employer's plans must abide by in order to provide pretax benefits and maintain the plan's tax-qualified status.

What Documentation is Acceptable?

IRS rules say that your documentation must show:

- The date the service was incurred (not the date you paid the bill)
- The service provider's name
- To whom the service was provided
- The charges or out-of-pocket expense amount
- A clear and detailed description of service or item

Acceptable documentation:

- Insurance company Explanation of Benefit forms (EOBs)
- Receipts from the provider showing ALL of the above information
- "Bag tags" for prescriptions

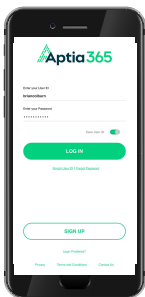
Unacceptable documentation:

- Bank card statements
- Insurance company claim forms
- Canceled checks
- Estimates of expenses and balance forward statements

How Do I Provide the Documentation?

Mobile app: Use the free "Your Flex Benefits" Mobile app, available in both the Google Play and Apple App Store. Through the app, create a new claim or find the existing claim, snap a picture of the documentation, and upload it directly into the app.

Online: After you provide your basic claim information, you can upload your documentation and attach it to your claim. If you don't have a scanner, you can print a special cover sheet and fax it with your documentation to Aptia as instructed on the cover sheet.



CONTACT INFORMATION

Aptia Participant Services representatives are available
Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: <https://www.yourflexbenefits.aptia365.com>



The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.