What You Need to Know
As a PayFlex Card™ user, you may be required to substantiate your card transactions during the plan year. What does this mean exactly? Below you can learn about substantiation and why it’s important to you.

What does substantiation mean?
To substantiate means to prove or support something; confirming that it is true or valid. With the PayFlex Card, substantiation consists of providing documentation such as an Explanation of Benefits (EOB)* or itemized statement* to verify that your purchases were eligible expenses.

When is substantiation required?
According to IRS guidelines, PayFlex® is required to verify that all purchases made with your PayFlex Card are eligible expenses. If you receive a Request for Documentation letter* from PayFlex, you must provide documentation for the transactions listed in the letter. The following are a few common scenarios when substantiation may be required:
- You used your card at a merchant without an inventory information approval system (IIAS).
- The amount of the expense does not match your co-pay.
- The merchant description from the card swipe does not clarify the type of expense. This generally occurs with dental or hospital expenses. (See example below)

Example:
Based on the merchant description, Lakeside Ear, Nose & T, it is unclear what the participant purchased with their PayFlex Card. Therefore, an EOB* is required to confirm the transaction was an eligible expense and to confirm the date of purchase or service.

<table>
<thead>
<tr>
<th>Date</th>
<th>Merchant</th>
<th>Amount</th>
<th>Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>9/02/2010</td>
<td>Lakeside Ear, Nose &amp; T</td>
<td>$117.53</td>
<td>(2010) Healthcare FSA</td>
</tr>
</tbody>
</table>

Why is substantiation important?
It is important that you substantiate all card transactions requiring documentation in order to keep your card active. Learn how you can keep your card active with our online tool discussed below.

Keep Your Card Active
On HealthHub.com, you can view your card status, outstanding card transactions and provide required documentation all in one place.

Here’s how it works:
- After successfully logging into HealthHub.com, you will see whether your card is inactive and any outstanding transactions requiring documentation.
- If you have an outstanding transaction, select the transaction for which you need to provide an EOB* or itemized receipt*.
- Select Fax My Receipts or Upload My Receipts. In order to upload, your documentation must be in PDF Format.
- Once PayFlex has reviewed and accepted your documentation, your transaction(s) will be removed from the alerts on My Dashboard. Please allow at least 48 hours for this to occur.
- If you do not have documentation to support the transactions listed, you can still submit another claim to cover the expense by selecting File a Claim online (substitute claims are only allowed from the current plan year) or reimburse your account for the outstanding transaction(s) by mailing a check to PayFlex.