



## Accessing Funds: Claims and Cards

### How do I access my account?

The easiest way to access your account's funds is to use your MyChoice® Accounts debit card at the point of purchase. You can use it at a provider's office; provide the VISA information in an online billing system; and use it at retailers who sell eligible items, like big box stores, drug stores, and pharmacies. More than 90% of the time, when you use your debit card, we will not need any additional documentation.

### What if I forget my card?

That's ok. We have a simple system to request a reimbursement—or claim—to get that money back. The fastest way to do this is to use your Benefitsolver portal or the MyChoice® Mobile App ([iOS](#) or [Android](#)). We also have [paper forms](#) available if that's your preferred method to submit. Simply follow the instructions on the screen or form to complete.

### What do I need to submit?

Here's a quick checklist of the items that should be included with your submission:

- Person who received service (you or a qualified dependent)
- Amount paid for service
- Type of Service or Item
- Provider name and address – doctor, pharmacy, retailer, hospital, etc.
- Date of service or purchase

### Documentation Tips

The IRS specifies that MyChoice Accounts verifies every purchase. Here are some tips to make sure your documentation is approved.

- Use an Explanation of Benefits (EOB) from the carrier
- Use a detailed receipt showing items or services completed
- Use a provider invoice showing services rendered with the key information as listed above
- Documentation should be legible, all details within the viewable document, no highlighting
- Cancelled checks are typically not sufficient because they do not meet the checklist requirements
- Please ensure that your Benefitsolver profile has an up-to-date email address. If we do not accept your documentation, you will receive an email alert. You may log in to the mobile app or into your Benefitsolver portal and select the claim and select 'upload documentation.'



## Why was my documentation denied?

Most of the time if documentation is denied, it was missing one of those five items from the documentation checklist. See if you can find an alternative receipt or EOB that includes all items. Cancelled checks or bank statements generally do not include all the information needed. Your carrier or provider may be able to provide an additional document that includes all five pieces of information.

## Why do I have to submit documentation for a debit card swipe?

While we employ multiple methods to auto-approve your card swipes, sometimes the provider is not yet registered in the merchant coding system, or we can't validate the specific service provided or item purchased. For instance, while your dental cleanings and most dental work are considered eligible expenses, teeth whitening is not eligible. If your dentist office doesn't have a way to specify the service at the point of sale, we would need to get documentation and make sure the 'service type' is included. In this case, you will receive a request to provide documentation, which you can do easily either online or via your mobile app. On the mobile app, just snap a photo of your documentation, locate the matching claim in your account details, and upload the photo.

## Why might my card be declined?

The organization that manages approved merchants and eligible items is SIGIS (Special Interest Group for IAS Standards). IAS is the inventory information approval system. Essentially, SIGIS ensures that eligible items are coded so they will work with your tax-advantaged account, and they ensure that merchants who carry these items are approved. SIGIS provides a list of reasons why your MyChoice Accounts card might be declined at a retailer. You can find out more [here](#).

### Card Tips:

- Know your balance before you make a purchase. Check it on the go with the MyChoice Mobile App.
- Activate your card according to the instructions given when you received it.

## When will I get my reimbursement?

That depends on a few factors. If you go online and set up a bank account under the 'Manage>Bank Accounts' tab, you will get the speediest reimbursement. We can pay your bank account directly once the claim is approved. You may also fill and return this [direct deposit form](#).

Typically, with a properly documented claim, we can approve within 2-5 business days. Direct deposit happens within 1-2 days thereafter, or paper checks can take up to 8-10 days to arrive. You can track your claim status under the Activity tab in your account.

## What do I do if my claim is marked "needs documentation?"

- [Log in to your account online](#) or on the MyChoice Mobile App
- Select the piggy bank icon for your MyChoice Accounts and 'view details.'
- Open the claim marked 'needs documentation' and select 'upload documentation.'
- You may upload a jpeg, pdf, png or tif file. Be sure all parts of the document are legible and all items from the documentation checklist are on the file.
- On the MyChoice Mobile App, if you need to attach a photo, give consent for the app to use your phone's camera and snap a picture of the documentation, making sure all information is legible or select the file or photo from your library.
- If you'd like to submit via fax or mail, you may submit a claim form and send it to the address or fax number noted with the accompanying claim information, so it can be associated with your claim. Claim forms may be found in your reference center.

## What items and services are eligible?

Use your account to pay tax-free for eligible out-of-pocket medical, prescription drug, dental and vision expenses. You can review [Publication 502](#) for a full list of eligible expenses or visit the MyChoice Accounts [website](#).

