

CITY OF DE PERE MEMO



To: City of De Pere Benefit Eligible Employees & Family
From: Human Resources
Date: October 1, 2019

RE: **EBC Claim Substantiation**

Health Reimbursement Accounts (HRA) and Flexible Spending Accounts (FSA) are extremely valuable financial tools for managing your health care expenses (includes qualifying expenses for medical, dental, vision, etc.), but also must follow federal laws because of their tax-advantaged status. If the City's HRA and FSA administrator, Employee Benefit Corporation (EBC), requests that you to verify an expense, they are doing so to make sure that our plan continues to remain legally compliant.

In the event that you receive such a request, **if you do not provide verification, you will be responsible to pay that money back to the City of De Pere at the end of the plan year***. EBC is not making such a request for any other purposes than to follow the law.

We encourage you to proactively work with EBC. Save all your receipts when you make a health care related purchase using your EBC Benefits Card in the event follow-up verification is requested. We want you to make the most of all the benefits we offer, including your HRA and Flexible Spending Account.

We have enclosed a flyer from EBC regarding this topic.

If you have any questions or concerns, please contact EBC at (800) 346-2126.

*The plan year runs from January 1 through December 31. After the close of the plan year, you have 90 days to submit claims and requested substantiation.

De Pere
W I S C O N S I N

BENEFITS CARD



THINK **CARD?** THINK **ELIGIBLE**. THINK **DOCUMENTATION**.

The Employee Benefits Corporation Benefits Card is a convenient alternative to cash. But, only for eligible health care expenses and if you save expense documentation.

DOCUMENTATION REQUESTS

If a Benefits Card payment requires purchase documentation to show it was an eligible expense, you will receive a Documentation Request by email if you have an email address on file. These emails are not spam messages, so be sure to watch for them. If you do not have an email address on file with EBC you will receive a Documentation Request by mail.

WHAT TO SEND

Purchase documentation must include:

- Date(s) of service
- Type of expense
- Amount of the expense incurred
- Name of service provider

cancelled checks, credit card statements, or previous balance statements cannot be accepted as purchase documentation.

PLEASE NOTE

**IF YOU RECEIVE A DOCUMENTATION REQUEST AND YOU
DO NOT SUBMIT SUBSTANTIATION,
YOU WILL BE REQUIRED TO PAY THE MONEY BACK.**

BENEFITS CARD PRO TIPS

- Save all expense documentation for your Benefits Card transactions along with your tax records
- Take photos of your documentation using your smartphone and save them for your records
- Always make sure your expenses are eligible by looking at your Eligible Expenses list in your online account
- Only submit documentation if you receive a formal Documentation Request from Employee Benefits Corporation (EBC)



We want your experience using the Benefits Card to be a positive one. If you have any questions about using your card, contact Participant Services by phone at: **800-346-2126** or using email at participantservices@ebcflex.com.