

Guide to the Benefits Debit Card

Advantages of the Discovery Benefits Debit Card

- No out-of-pocket expenses at the time of service
- No waiting for reimbursement
- Increased use of funds, less chance to forfeit at the end of the year
- Charges are paid directly to the provider
- Benefits Debit Card is valid for three years

How It Works:

You will no longer need to submit documentation to Discovery Benefits for any purchases made at retailers that are IIAS compliant. A list of compliant vendors can be found on our website (“IIAS Merchants”). These merchants will approve eligible expenses at the point of purchase. **When using your card at these merchants, you will swipe your card for the entire purchase. Those items that are eligible expenses will be auto-substantiated, and the merchant will then ask for a secondary form of payment for the ineligible items. Documentation may be required if eligible items are not auto-substantiated at the point of sale. Note: the debit card transactions (and documentation if applicable) are processed based on a Central Standard Time zone.**

When Documentation Is Not Needed:

Your card transactions can be automatically substantiated without additional paperwork if they are:

- Co-payment amounts tied to your health plan. These amounts need to be communicated to Discovery Benefits by your employer.
- Transactions that match the provider and dollar amount exactly for previously approved transactions (e.g., orthodontia claims, maintenance prescription drugs) and were noted by you as recurring on the request for substantiation notification or Debit Card Substantiation Form.
- Purchases made at merchants using the Inventory Information Approval System (IIAS). The good news—no more documentation for eligible expenses when a merchant has the IIAS in place!

When Documentation Is Needed:

Debit card transactions that do not meet the above criteria will need additional documentation due to IRS regulations. The following communication will be provided:

- Automated emails are generally sent one day and thirty days after the card transaction. Reminders will cease once documentation is received. **If Discovery Benefits does not have your email address on file, a letter will be sent to your mailing address.*
- **If documentation has not been received and processed within 72 days after the card transaction, the benefits debit card will be inactivated and placed in a temporary hold status.** You will be asked to pay back the plan or offset the ineligible amount with documentation for eligible out-of-pocket expenses incurred within the same plan year. The benefits debit card will be reactivated as soon as the appropriate documentation or repayment is received.

What Documentation Is Needed:

Documentation for medical expenses required by the IRS includes a third-party receipt containing the following information:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount (after insurance, if applicable)
- Prescription drug number or name

Documentation for dependent care expenses, required by the IRS, includes a third party receipt containing the following information:

- Incurred dates of service
- Dollar amount
- Name of day care provider

Unacceptable forms of documentation include the following:

- Provider statements that only indicate the amount paid, balance forward or previous balance
- Credit card receipt
- Missing or vague medical practitioner’s note
- Bills for prepaid dependent care/medical expenses where services have not yet occurred

When submitting a receipt for a co-payment amount, please be sure the co-payment description is on the receipt. In some cases, you will need to ask for a receipt at the point of service. If “co-payment” is not clearly identified, have the provider write “co-payment” on the receipt and sign it.

How to Submit Documentation:

Documentation can be uploaded by logging into your account at www.discoverybenefits.com. If you chose to fax your documentation, please include the receipt reminder. Processing time is two business days, if further action is required you will be notified in writing.

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