

A quick overview of the Emeriti Benefits Visa® Card

What expenses can I pay for with my card?



**Coinsurance
& Premiums**



**Prescriptions
& OTC Drugs**



**Dental &
Vision Care**



And more!

You can use your card to pay for qualified premiums and other qualified medical care expenses for yourself and covered individuals, including office visits, prescriptions, over-the-counter (OTC) medicines and drugs, lab work, hospital stays, and dental and vision services. Permitted expenses may be limited by the type of plan or type of coverage you have under the Plan at the time you incur the expense.

1- Limited to dependent care service providers that are categorized under a valid and allowed Merchant Category Code for eligible expenses specific to this plan.

Will I always need to send in supporting documentation?

Actually no. Many transactions are approved without requiring additional documentation, and this type of approval depends on a number of factors, like:

1. If the merchant or provider is using the Inventory Information Approval System (IIAS), which automatically recognizes eligible items under an FSA or HRA plan.
2. Recurring claims (charges that match the provider and dollar amount for a previously-approved and substantiated transaction).
3. If the amount of the transaction is equal to a copay amount as permitted by your plan.

NOTE

It is still always a good idea to save your documentation just in case it's ever needed in the future.



When additional documentation is required, your supporting documentation must include the following:

- Purchase or service date,
- Description of service or item purchased, including a premium payment²,
- Name of person receiving service,
- Provider or merchant name, and
- Amount

2- Subject to your plan or coverage type

Do you know about recurring debit card payments?

If you have a recurring expense for the same dollar amount at the same provider or merchant, you will only need to **submit supporting documentation once**.

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Why have I not had to send in supporting documentation with my other (or my previous) benefits card?

Other administrators may not strictly follow IRS rules that require additional substantiation for certain types of transactions. This may include a prior administrator or an administrator for a different benefit plan in which you are a participant. Also, transactions using an HSA benefits card do not require independent substantiation by the administrator (though you may later be required to provide documentation directly to the IRS).

For benefit card transactions that do require independent substantiation, we do our best to approve these with information we already have available (without requiring additional documentation from you) to the fullest extent permitted by IRS rules. Unfortunately, we are not always able to approve transactions in this way, and in those cases, we apologize for any inconvenience.

How do I send in supporting documentation?

It's easy. The quickest way to submit your supporting documentation is through your online portal account at **MyEmeritiHealth.org** or by our mobile app, HRAgo.

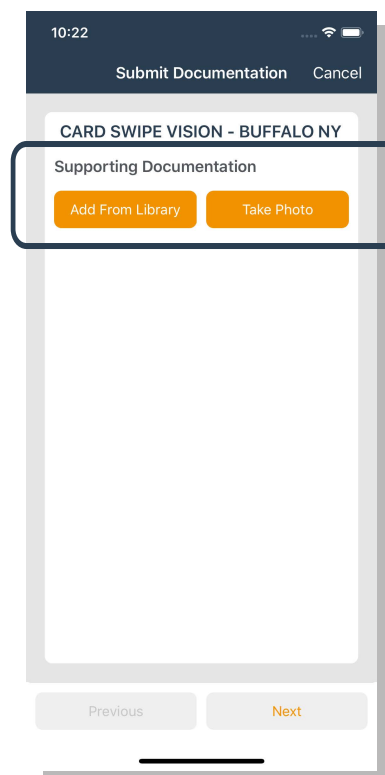
You can also mail in your documentation along with a form that we can send you. Please call our customer care team to request the form.

What happens if I don't provide supporting documentation?

We will reach out to you multiple times to remind you of your obligation to send in supporting documentation. If your documentation isn't received by 120 days after the transaction date, the IRS does require that we suspend your card at that time.

Additionally, any unsupported transaction that is associated with your Benefits Account will have an overpayment placed on this account for the unsupported amount. This overpayment represents that an amount was paid from your account for which we have not yet received proper supporting documentation. These overpayments can be resolved by:

- 1) Submitting proper supporting documentation;
- 2) Paying back your account; or
- 3) Submitting new qualified claims with proper supporting documentation



Please also refer to our [What do I need to know about the Emeriti Benefits Visa® Card](#) Frequently Asked Questions document, which can be found on the Resources Page when logged in to your Portal account, for additional information.

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Questions?

Please call us at **1-866-EMERITI (866-363-7484)** and one of our friendly representatives will be happy to assist.

