

Debit Card Substantiation Process

Medical (Health Care) Expense FSA

The pre-tax contributions you choose to set aside for a Medical FSA can be used to pay for deductibles, co-payments, coinsurance and some expenses not covered by the health plan.

The IRS requires **substantiation** of transactions made with your debit card to confirm your purchase was a valid expense.

Examples of acceptable substantiation to send to PBA includes itemized receipts and copies of your Explanation of Benefits.

Be sure that your itemized receipt includes:

- Provider name
- Patient name
- Date of Service (not the paid date, but the date the service was incurred)
- Description of the Service
- Patient Responsibility



The 1st receipt reminder is generated 3 business days after your swipe requesting a copy of your receipt or itemized bill. You will then receive a 2nd reminder 15 days later and a final notice another 15 days after that.

Send your documentation, along with a copy of the receipt reminder, to PBA via any of the methods below:

1. **Fax:** 630-286-4660
2. **Mail:** PBA Flex Dept., P.O. Box 4687, Oak Brook, IL 60523
3. **Online:** Login to pbaclaims.com, click on View FSA / HRA / HSA. Under your Message Center you will see if any receipts are required, click on the claim and the link to Upload Receipt.
4. **Mobile:** Download the PBA Flex Claims mobile app for Android or iOS devices.

Scan to learn more about
PBA Flex Claims!

