



FSA Debit Card Substantiation Requirements

Submitting documentation for FSA card swipes can be a real headache. Understanding the "why" and "how" to resolve is important!

Background

Since your FSA account is funded with "pre-tax" dollars, the IRS requires every FSA card transaction be proven as an IRS approved FSA eligible expense, regardless of the transaction amount. Due to advancements in technology, certain FSA card transactions can be "automatically approved", while others will not. You will be required to submit supporting documentation to OCA for any card transactions that do not automatically approve.

What's Automatically Approved

Other than the below 3 scenarios, all other card transactions require supporting documentation.

1. **Copay Matching:** No additional documentation is required for card transactions that match the co-payment amount specified in the participant's health plan (i.e., office visit copay, hospital copay, etc.)
2. **IIAS:** The Inventory Information Approval System (IIAS) allows retail merchants (i.e., Target, CVS) to uniquely barcode FSA eligible transactions. This bar-coding system eliminates the requirement to provide additional documentation.
3. **Recurring Card Transaction:** Recurring card transactions that match previously approved claims in terms of dollar amount, provider, and time period do not require additional documentation.

When Documentation Is Required

OCA will send you an email alert informing you documentation is required to resolve your FSA card transaction. At a minimum the IRS requires you provide OCA with documentation that includes the following: ***Date of service, Transaction Dollar Amount, and Type of Service.***

If the documentation is missing one of the above items, OCA will not be able to resolve the card transaction.

Additional FSA Debit Card FAQs

How to submit documentation? Participants can submit documentation using one of the following options: reply to OCA's email requesting documentation, submit through OCA's member online portal, submit using OCA's Mobile App, or mail.

Is a credit card receipt sufficient? A credit card receipt will not provide OCA with enough documentation. OCA needs to verify the date of service, transaction amount, and type of service. The receipt generally only lists the dollar amount and "paid date", which may or may not be the actual "date of service".

Do my dependents need to substantiate card transactions? Yes. Unless the card transaction falls within one of the "automatically resolved" categories, all card transactions require additional documentation.

Can my dependent have an FSA card? Yes, OCA will automatically issue a debit card for the employee and their spouse. Additional cards can be requested for dependent children.

What expenses are eligible under the FSA? Health plan co-pays, deductibles, co-insurance, eyeglasses, dental care, medications, and certain medical supplies, are covered. The IRS provides specific guidance regarding eligible expenses. (See IRS Publication 502)

Have Questions?

Contact OCA at service@oca125.com or 855-622-0777

Helpful Tips

- Save your receipts when you spend your healthcare FSA dollars.
- Register on OCA's member portal by going to www.oca125.com/login
- Download OCA's Mobile app at the App Store or Google Play. Search "OCA Mobile".
- Watch for emails from OCA that will indicate if supporting documentation needs to be submitted.
- Failure to submit documentation will lead to card de-activation.
- Any unused funds that remain in your account at the end of the year will be forfeited.
- Plan carefully and use all the money in your healthcare FSA by the end of the plan year.