

# Marshall & Sterling

EMPLOYEE BENEFITS



## Receipts and Your FSA



### Your MSEB Flex Debit Card

Your MSEB Flex Debit Card makes it easy for you to pay for medical, dental and vision expenses. The card is connected to your available FSA balance. You can use it to pay for eligible expenses right at the point of sale. That way, you don't need to pay out of pocket and submit for reimbursement!

### The IRS requires that you prove all debit card expenses are eligible uses of your FSA.

We try to make this process as easy as possible for you by "auto-approving" debit card transactions that match your medical plan copayment amount. When your transaction amounts don't match your plan copayments, we'll need you to submit a receipt in order to meet the IRS requirement. This might happen when you use your card at a dental or vision provider, or your medical costs are subject to your deductible and therefore don't match the plan copayment amounts.

### Ask for a receipt every time you use your debit card.

You'll need to retain copies in the event you're ever audited by the IRS. If we can auto-approve the expense, you don't need to send us a copy and no further action is required. If we can't auto-approve the expense, we'll send you an email within 2 business days of the transaction letting you know you need to submit it to us. We'll send you a reminder after 10 days if we haven't heard from you, and then again at 15 days if needed. If after 25 days we haven't received your receipt, we'll request that you repay the expense.

### How to submit your receipt

Be sure your receipt contains 5 key pieces of information:

- Patient's name
- Provider's name
- Date of service
- Type of service
- Cost

The easiest way to upload your receipt is by using the **Flex Mobile App**. With the app, you can take a picture of your receipt right from your phone and upload it to your claim.

You can also log into your **Wex Health Portal** (<https://msflex.lh1ondemand.com>) and upload a picture of your receipt from your computer.

If you prefer, you can print out the receipt reminder email we sent you and send it to us along with your receipt:

- **Mail:** 42 South Street, Glens Falls NY 12801
- **Email:** flex@marshallsterling.com
- **Fax:** 518-792-0226

Failure to provide a receipt after 3 reminders will result in your claim being denied. You will need to repay the expense, and your card may be suspended until we receive your documentation.